

State of Iowa

1982

Annual Report

OF THE

SUPERINTENDENT OF BANKING

OF THE

State of Iowa

for the year ending

June 30, 1982

TO HIS EXCELLENCY
GOVERNOR
ROBERT D. RAY

Published by
THE STATE OF IOWA
Des Moines

**STATE OF IOWA
DEPARTMENT OF BANKING**

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DES MOINES, IOWA 50309

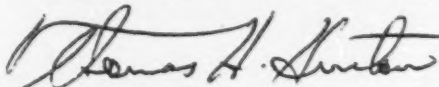
August 31, 1982

TO HIS EXCELLENCY
ROBERT D. RAY
GOVERNOR OF IOWA

Dear Governor Ray:

It is my pleasure to submit to you the 1982 State of
Iowa Annual Report of the Superintendent of Banking
for the fiscal year ending June 30, 1982.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read "Thomas H. Huston", written in a cursive style.

THOMAS H. HUSTON
Superintendent

THH/lrs

STATE OF IOWA
DEPARTMENT OF BANKING
Office of the Superintendent

Statement of Policy

In support of the humanitarian principles embodied within the Constitution of the United States of America, state and federal legislation designed to eliminate job discrimination, and Executive Order Number Fifteen mandated by the Governor of this State, the State of Iowa Department of Banking is firmly committed to the maintenance of an employment program whereby all applicants and employed individuals of this Department are assured equal access to employment opportunities. Discrimination on the basis of race, religion, color, sex, national origin, age, or disability will not be permitted except insofar as the foregoing might relate to a bona fide occupational requirement, and affirmative measures will be taken to see that fairness and equality will continue to be incorporated into the employment practices of the Department of Banking.

So as to more reasonably facilitate the fullest use of available human resources, all policies, practices, and procedures of the State of Iowa Department of Banking shall embrace the principles of Affirmative Action and are so designed to ensure that recruitment, selection in hiring, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

This Department's ongoing commitment to employment equality shall be implemented and monitored by an EEO Officer designate who in turn shall report directly to the Superintendent of Banking regarding the degree of success or failure in attaining established Affirmative Action goals. Not unlike other organizational goals, performance in Affirmative Action shall also be measured and included among performance reviews of this Department's staff.

Moreover, as a public agency, the State of Iowa Department of Banking recognizes its responsibility to serve as a model to the private sector in the formulation of its commitment against discriminatory employment practices and as a matter of public record has addressed itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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STATE BANKING BOARD Appointed by Governor Robert D. Ray Thomas H. Huston, Chairman

S. Rebecca Banks	West Des Moines
Marvin F. Chevalier	Postville
William C. Hess	Coon Rapids
Herman C. Kilpper	Des Moines
Harry F. Reed	Waterloo
Marguerite S. Stoll	Anamosa

STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

Thomas H. Huston, Superintendent
 Howard K. Hall, Deputy Superintendent
 Ronald L. Bradshaw, Assistant to the Superintendent
 Austin T. Helgeson, Assistant to the Superintendent
 N. Dean Rowland, Assistant to the Superintendent
 Thomas F. Atkinson, Bank Examination Analyst
 Steven C. Moser, Bank Examination Analyst
 William V. Mullins, Bank Examination Analyst
 Larry D. Kingery, Small Loan Supervisor

BANK DIVISION

Bank Examiner V

Baird, Robert A.	Webster City
Barrett, William G.	West Union
Bolton, Richard D.	Atlantic
Hughes, Bradley E.	Cedar Falls
Jones, Sidney T.	Carroll
Mishler, Christopher J.	Mason City
Murray, Thomas E.	Bettendorf
Nellor, M. Kathy	Mt. Pleasant
Nielsen, Jay D.	Le Mars
Nun, Richard W.	Emmetsburg
Parrish, Joseph L.	West Des Moines
Rasmussen, Kent M.	Grinnell
Reed, Marlin	Des Moines
Timlin, Paul L.	Cedar Rapids

Bank Examiner IV

Bruggeman, Mark L.	Marion
Diercks, Bruce D.	West Des Moines
Erickson, William D.	Mt. Pleasant
Olson, Jim H.	Bettendorf
Pape, Steve E.	Cedar Falls
Sweeney, John M.	Emmetsburg
Torgler, Alan H.	Cedar Rapids
Van De Walle, Kirk D.	Grinnell
Wenger, Howard B.	West Union

Bank Examiner III

Burns, Kevin L.	Des Moines
Denman, Jim N.	Cedar Falls
Grochala, Krystof J.	Webster City
Gruenwald, J. F.	Bettendorf
Hamborg, K. David	Grinnell
Johns, William	Atlantic
Lamb, Stephen C.	Emmetsburg
Long, Merle L.	Le Mars
Moulds, Arthur N.	Webster City
Nass, Jeffrey W.	Denison
Petrucka, Carol A.	Marion
Scherrman, Mike E.	Mt. Pleasant
Sime, Arlo D.	Mason City
Simmens, Robert E.	West Union
Songer, Ronald W.	Denison
Wessels, Jana Rhatigan	Iowa City

Bank Examiner II

Ausborn, Kris M.	West Union
Barks, Janet	Mt. Pleasant
Benishek, Lanny J.	Atlantic

Benson, John A.	Cedar Rapids
Claussen, Dawn M.	Le Mars
Erusha, D. Neil	Webster City
Fehring, Mary K.	Bettendorf
Gray, Jane E.	Mason City
Hall, Bryan	Des Moines
Hughes, Darrell	Des Moines
Juhl, John K.	Mt. Pleasant
Knaack, Al	Grinnell
Marshall, Gregory D.	Grinnell
Van Tasell, Scott A.	Atlantic
Wray, Russell C.	Denison

Bank Examiner I

Armeya, Cesar T.	Des Moines
Baird, Randal G.	Atlantic
Bruns, Paul A.	Marion
Cook, Collin	Denison
Griffin, Donna J.	Emmetsburg
Hopson, Michael W.	Grinnell
Jehle, Kent Lee	West Union
Klotzbach, George	Le Mars
Morrissey, Daniel J.	Bettendorf
Morrow, Geraldine	Cedar Falls
Nichols, Dana L.	Mt. Pleasant
Sims, Jeff	Emmetsburg
Stevens, Gary L.	Mason City
Teig, Sandra L.	Cedar Falls
Wonder, Ron	Webster City

SMALL LOAN DIVISION

Bonacci, Louis J., Jr.	Ankeny
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OFFICE STAFF

Bartling, Pamela	Des Moines
Beam, Janet	West Des Moines
Daugherty, Glenadine	Des Moines
Davis, Maureen	Des Moines
Schlutz, Lynn M.	Des Moines

INSTITUTIONS UNDER THE SUPERVISION OF THIS DEPARTMENT

Iowa Chartered Banks	549
Small Loan Licensees	180
Money Order Companies	11
Debt Management Companies	7

OPERATING STATEMENT

FOR

January 1, 1981 to December 31, 1981

	Bank	Small Loan	Total
RECEIPTS			
Total Exam. Fees	2,766,258.00	32,871.57	2,799,129.57
Investigation	10,124.01	2,200.00	12,324.01
License Fees	- 0 -	45,140.00	45,140.00
Other Receipts	2,238.18	4,195.00	6,433.18
TOTAL INCOME	2,778,620.19	84,406.57	2,863,026.76
DISBURSEMENTS			
Salaries:			
Administration	103,102.13	5,082.80	108,184.93
Office	55,345.99	448.41	55,794.40
Supervisors & Examiners	1,557,112.83	49,198.49	1,606,311.32
Sub-Total	1,715,560.95	54,729.70	1,770,290.65
IPERS, FICA & INSURANCE			
Sub-Total	1,975,148.07	62,901.08	2,038,049.15
Travel:			
Administration	3,131.07	- 0 -	3,131.07
Supervisors & Examiners	220,220.28	10,622.62	230,842.90
Sub-Total	223,351.35	10,622.62	233,973.97
Other Disbursements:			
Board Members Travel & Per Diem	9,074.15	- 0 -	9,074.15
Postage	12,574.19	319.91	12,894.10
Telephone & Telegraph	12,505.57	448.46	12,954.03
Office Rental	29,167.31	1,215.29	30,382.60
Equipment	3,073.08	626.47	3,699.55
Office Supplies & Expense	9,157.54	291.98	9,449.52
Equipment Rental	5,393.05	200.75	5,593.80
Printing	2,714.64	102.14	2,816.78
Equipment Maintenance	2,769.42	45.95	2,815.37
Employee Education	6,850.00	- 0 -	6,850.00
Subscription & Dues	5,741.50	200.00	5,941.50
Employee Relocation	5,347.34	- 0 -	5,347.34
Court Reporting	- 0 -	- 0 -	- 0 -
Surety Bonds	290.51	9.03	299.54
Miscellaneous	331.94	15.51	347.45
Sub-Total	104,990.24	3,475.49	108,465.73
TOTAL DISBURSEMENTS	2,303,489.66	76,999.19	2,380,488.85
GAIN OR LOSS	475,130.53	7,407.38	482,537.91

IOWA CHARTERED BANK RECORD

Number of Banks, Deposits, Capital and Liabilities of State and Savings Banks and Trust Companies Since 1891

Date	Number	Deposits	Capital Stock	Total Liabilities
June 30, 1891	205	33,781,706	\$ 22,026,393	\$ 48,254,287
June 30, 1892	245	42,467,395	12,734,300	59,011,405
June 30, 1893	325	42,151,434	14,484,120	60,854,842
June 30, 1894	350	41,987,838	15,670,800	61,271,266
June 30, 1895	364	43,627,136	16,151,300	64,045,057
June 30, 1896	370	43,955,793	16,411,400	64,626,481
June 30, 1897	372	45,442,894	16,287,200	65,799,440
June 30, 1898	383	59,336,453	16,447,000	79,697,645
June 30, 1899	402	77,405,669	16,874,170	98,704,549
June 3, 1900	448	91,147,056	16,054,900	114,392,434
June 30, 1901	474	114,731,614	18,845,400	139,554,390
June 18, 1902	531	133,692,464	20,205,400	160,711,667
May 6, 1903	574	132,443,981	21,315,400	161,462,836
April 30, 1904	619	141,471,439	22,392,300	161,676,619
May 29, 1905	677	146,493,959	24,096,800	179,676,868
May 17, 1906	745	169,609,746	25,699,800	205,145,900
April 19, 1907	812	201,953,384	28,010,800	241,512,637
May 14, 1908	845	197,927,303	28,604,300	239,340,983
May 18, 1909	898	225,155,164	30,578,300	269,730,523
June 30, 1910	951	246,921,202	32,478,800	296,673,487
May 29, 1911	984	249,829,532	33,901,800	306,680,886
June 29, 1912	1,016	278,761,504	33,982,300	336,742,687
June 28, 1913	1,068	304,794,994	37,895,800	368,819,792
June 30, 1914	1,114	314,129,495	39,918,800	383,784,073
July 6, 1915	1,171	325,812,711	41,834,800	398,503,620
June 10, 1916	1,217	359,282,185	43,866,300	436,461,786
May 21, 1917	1,254	447,051,146	45,196,300	526,652,044
June 29, 1918	1,309	496,506,261	48,407,300	584,588,132
June 30, 1919	1,320	599,897,385	49,546,550	696,565,886
June 30, 1920	1,346	657,886,492	53,816,300	800,862,729
June 30, 1921	1,350	549,310,628	55,810,800	727,080,931
June 10, 1922	1,332	556,125,674	55,915,300	713,358,785
April 3, 1923	1,329	637,205,045	56,332,300	773,202,451
June 30, 1924	1,269	605,937,170	54,192,300	779,221,107
May 1, 1925	1,217	603,223,195	50,952,800	710,059,573
June 30, 1926	1,161	590,921,480	48,901,800	682,120,699
June 30, 1927	1,096	559,916,799	45,762,300	642,837,816
June 30, 1928	1,056	563,542,395	44,831,300	643,073,159
June 29, 1929	1,021	552,554,520	43,168,300	663,065,559
June 30, 1930	975	523,148,819	41,085,300	605,796,294
June 30, 1931	893	474,927,116	38,429,500	549,265,772
June 30, 1932	703	289,224,625	28,706,500	358,198,499
June 30, 1933	*620	228,985,321	24,535,000	282,973,546
June 30, 1934	**487	225,497,000	20,538,000	259,014,402
June 30, 1935	535	300,706,633	22,666,500	336,809,667

* Includes the reports of 288 S.F. 111 banks.

** Does not include the reports of S.F. 111 banks.

IOWA CHARTERED BANK RECORD

Number of Banks, Deposits, Capital and Liabilities of State and Savings Bank and Trust Companies Since 1936

Date	Number	Deposits	Capital Stock	Total Liabilities
June 30, 1936	543	346,713,047	23,306,500	365,437,951
June 30, 1937	545	383,193,883	23,551,500	424,083,480
June 30, 1938	542	375,876,103	23,435,500	418,430,191
June 30, 1939	538	401,323,567	23,556,500	446,682,294
June 30, 1940	543	438,922,631	23,636,500	495,872,833
June 30, 1941	542	483,337,352	23,750,500	534,341,075
June 30, 1942	545	562,572,568	24,308,000	610,591,014
June 30, 1943	542	787,765,327	24,496,500	845,261,045
June 30, 1944	542	1,038,660,323	25,271,000	1,101,397,171
June 30, 1945	545	1,196,343,012	25,721,000	1,265,504,427
June 29, 1946	552	1,365,802,141	26,361,000	1,445,294,047
June 30, 1947	557	1,512,304,013	27,194,000	1,596,633,023
June 30, 1948	558	1,478,567,677	28,437,000	1,570,523,009
June 30, 1949	558	1,445,844,346	30,353,000	1,546,423,190
June 30, 1950	556	1,478,956,843	31,940,500	1,588,467,014
June 30, 1951	556	1,536,614,982	34,105,500	1,656,042,937
June 30, 1952	558	1,555,087,192	35,945,500	1,684,776,491
June 30, 1953	558	1,633,346,205	37,630,500	1,772,303,351
June 30, 1954	559	1,755,531,999	39,392,000	1,903,843,077
June 30, 1955	562	1,752,495,839	41,622,000	1,911,830,624
June 30, 1956	564	1,766,744,835	43,669,000	1,936,222,800
June 6, 1957	565	1,823,789,206	46,254,000	2,005,340,036
June 23, 1958	564	1,932,352,108	47,976,000	2,128,751,078
June 10, 1959	565	2,010,678,372	50,803,500	2,226,262,196
June 15, 1960	565	1,979,335,212	52,933,500	2,213,709,881
June 30, 1961	567	2,028,828,757	55,411,000	2,267,329,404
June 30, 1962	567	2,202,167,863	57,688,500	2,455,343,527
June 29, 1963	568	2,363,724,805	60,088,500	2,632,455,997
June 30, 1964	567	2,479,409,424	61,473,500	2,760,611,087
June 30, 1965	566	2,739,457,530	63,411,000	3,039,212,514
June 30, 1966	567	2,984,380,649	68,223,500	3,310,086,033
June 30, 1967	568	3,175,318,263	71,181,500	3,537,412,214
June 29, 1968	567	3,520,090,393	75,867,700	3,910,569,128
June 30, 1969	565	3,875,751,233	82,273,450	4,359,742,584
June 30, 1970	564	4,083,576,046	89,516,975	4,616,169,321
June 30, 1971	564	4,576,669,593	96,844,675	5,159,346,086
June 30, 1972	565	5,102,873,480	103,264,225	5,761,598,474
June 30, 1973	566	5,995,007,901	109,793,725	6,763,327,703
June 30, 1974	565	6,710,632,667	116,303,225	7,574,961,562
June 30, 1975	560	7,466,247,838	121,841,415	8,394,410,954
June 30, 1976	557	8,270,932,000	128,711,225	9,205,892,000
June 30, 1977	553	9,122,801,000	138,297,000	10,190,102,000
June 30, 1978	553	10,106,941,000	147,605,000	11,361,473,000
June 30, 1979	554	10,992,127,000	159,669,000	12,509,900,000
June 30, 1980	554	11,805,752,000	175,876,000	13,568,887,000
June 30, 1981	553	12,995,499,000	183,756,000	15,058,986,000
June 30, 1982	549	14,146,086,000	194,489,000	16,671,420,000

LIST OF 372 OFFICE CERTIFICATES OUTSTANDING AS OF JUNE 30, 1982

Under the Provisions of the Iowa Banking Act of 1969

Office Location		Bank Location
Agency	Union Bank & Trust Company	Ottumwa
Albia (1)	First Iowa State Bank	Albia
Albion	Fidelity Brenton Bank and Trust Company	Marshalltown
Alburnett	Farmers State Bank	Marion
Alexander	Latimer Bank & Trust	Latimer
Algona (1)	United Central Bank & Trust Company of Algona	Algona
Allerton	Citizens State Bank	Corydon
Alvord	Valley State Bank	Rock Valley
Ames (2)	Union Story Trust & Savings Bank	Ames
Ames (1)	University Bank & Trust	Ames
Ankeny (1)	Ankeny State Bank	Ankeny
Arcadia	Carroll County State Bank	Carroll
Archer	Security State Bank	Sheldon
Arlington	Oelwein State Bank	Oelwein
Arthur	Ida County State Bank	Ida Grove
Audubon (1)	Audubon State Bank	Audubon
Aurora	Oelwein State Bank	Oelwein
Austinville	State Savings Bank	Aplington
Ayrshire	Palo Alto County State Bank	Emmetsburg
Bagley	Perry State Bank	Perry
Battle Creek	First State Bank	Ida Grove
Belle Plaine (1)	Citizens State Bank	Belle Plaine
Bernard	Jackson State Bank & Trust Company	Maquoketa
Bettendorf (2)	Bettendorf Bank & Trust Company	Bettendorf
Bettendorf	Davenport Bank and Trust Company	Davenport
Bettendorf	Northwest Bank & Trust Company	Davenport
Bettendorf (1)	Security State Trust & Savings Bank	Bettendorf
Birmingham	Farmers State Bank	Keosauqua
Bonaparte	The State Central Savings Bank	Keokuk
Bondurant	Farmers Savings Bank	Mitchellville
Boone (1)	Boone State Bank & Trust Company	Boone
Booneville	Farmers & Merchants State Bank	Winterset
Boxholm	Boone State Bank & Trust Company	Boone
Brandon	Urbana Savings Bank	Urbana
Bridgewater	Union State Bank	Greenfield
Britt (1)	First State Bank	Britt
Burlington (2)	Hawkeye Bank and Trust	Burlington
Burlington (2)	Farmers & Merchants Bank & Trust	Burlington
Burnside	United Central Bank & Trust Company of Ft. Dodge	Fort Dodge
Callender	Somers Savings Bank	Somers
Carson	Council Bluffs Savings Bank	Council Bluffs
Cedar Falls (1)	Cedar Falls Trust & Savings Bank	Cedar Falls
Cedar Falls	Waterloo Savings Bank	Waterloo
Cedar Rapids (1)	First Trust & Savings Bank	Cedar Rapids
Cedar Rapids (3)	Guaranty Bank and Trust Company	Cedar Rapids
Cedar Rapids (3)	Peoples Bank and Trust Company	Cedar Rapids
Cedar Rapids (1)	United State Bank	Cedar Rapids
Cedar Rapids	Farmers Savings Bank	Marion

Office Location

Bank Location

Centerville (1)	Iowa Trust and Savings Bank	Centerville
Chariton (1)	First State Bank	Chariton
Charlotte (1)	Gateway State Bank	Clinton
Chelsea	Chelsea Savings Bank	Belle Plaine
Cherokee (1)	Steele State Bank	Cherokee
Clarinda (1)	Citizens State Bank	Clarinda
Clearfield	State Savings Bank	Bedford
Clermont	Farmers Savings Bank	West Union
Cleves	Peoples Savings Bank	Wellsburg
Clinton (2)	Iowa State Savings Bank	Clinton
Clive	Hawkeye-West Bank & Trust	Des Moines
Coin	Page County State Bank	Clarinda
Colo	State Bank & Trust Company	Nevada
Coralville	Iowa State Bank & Trust Company	Iowa City
Coulter	Latimer Bank & Trust	Latimer
Council Bluffs (2)	Council Bluffs Savings Bank	Council Bluffs
Council Bluffs (2)	State Bank and Trust	Council Bluffs
Craig	Security Savings Bank	Ireton
Creston (1)	Iowa State Savings Bank	Creston
Cromwell	Iowa State Savings Bank	Creston
Crystal Lake	Manufacturers Bank & Trust Company	Forest City
Cumberland	Houghton State Bank	Red Oak
Cushing	Holstein State Bank	Holstein
Dana	Jefferson State Bank	Jefferson
Davenport	Bettendorf Bank and Trust Company	Bettendorf
Davenport (3)	Davenport Bank and Trust Company	Davenport
Davenport (2)	First Trust & Savings Bank	Davenport
Davenport (1)	Northwest Bank and Trust Company	Davenport
Dayton	The State Bank	Fort Dodge
Decorah (1)	Decorah State Bank	Decorah
Dedham	Commercial Savings Bank	Carroll
Deep River	Gibson Savings Bank	Gibson
Delmar	Jackson State Bank and Trust Company	Maquoketa
Delta	Hayesville Savings Bank	Hayesville
Denison (1)	Crawford County Trust & Savings Bank	Denison
Denmark	Farmers Savings Bank	Wever
Des Moines (3)	Bankers Trust Company	Des Moines
Des Moines	Brenton Bank & Trust Company	Urbandale
Des Moines (2)	Hawkeye-Capital Bank & Trust	Des Moines
Des Moines (2)	Hawkeye-West Bank & Trust	Des Moines
Des Moines (2)	Iowa State Bank	Des Moines
Des Moines (3)	Plaza State Bank	Urbandale
Des Moines	West Des Moines State Bank	West Des Moines
Dexter	Brenton Bank and Trust Company	Adel
Dixon	First Trust & Savings Bank	Wheatland
Donahue	Davenport Bank and Trust Company	Davenport
Doon	Valley State Bank	Rock Valley
Dougherty	Sheffield Savings Bank	Sheffield
Dow City	Defiance State Bank	Defiance
Dubuque (3)	American Trust & Savings Bank	Dubuque
Dubuque (4)	Dubuque Bank and Trust Company	Dubuque
Dubuque (1)	Key City Bank and Trust Company	Dubuque
Duncombe	United Central Bank and Trust Company of Fort Dodge	Fort Dodge
Dunkerton	Peoples Bank & Trust Company	Waterloo
Desoto	Earlham Savings Bank	Earlham

Office Location

Bank Location

Eagle Grove (1)	Security Savings Bank	Eagle Grove
Eldora (1)	Hardin County Savings Bank	Eldora
Elkhorn	The Shelby County State Bank	Harlan
Elliott	Houghton State Bank	Red Oak
Ellsworth	Farmers State Bank	Jewell
Ely	First Trust & Savings Bank	Cedar Rapids
Epworth	Key City Bank & Trust Company	Dubuque
Estherville (1)	Emmet County State Bank	Estherville
Fairfield (1)	Iowa State Bank & Trust Company	Fairfield
Farmersburg	Peoples State Bank	Elkader
Farmington	The State Central Savings Bank	Keokuk
Fenton	First Trust & Savings Bank	Armstrong
Fort Atkinson	Citizens Savings Bank	Spillville
Fort Dodge (2)	The State Bank	Fort Dodge
Fort Dodge (1)	United Central Bank and Trust Co. of Ft. Dodge	Fort Dodge
Fort Madison (1)	Fort Madison Bank & Trust Company	Fort Madison
Fort Madison (1)	Iowa State Bank	Fort Madison
Fort Madison (1)	Lee County Savings Bank	Fort Madison
Garden City	Tri-County State Bank	Zearing
Garrison	State Bank of Vinton	Vinton
Geneva	Ackley State Bank	Ackley
Gilbert	Union Story Trust & Savings Bank	Ames
Gilmore City	Humboldt Trust & Savings Bank	Humboldt
Gladbrook	Security Savings Bank	Marshalltown
Glenwood (1)	Glenwood State Bank	Glenwood
Goodell	North Iowa State Bank	Belmond
Goose Lake	Gateway State Bank	Clinton
Grand River	The Decatur County State Bank	Leon
Granger	Brenton State Bank	Dallas Center
Granville	American State Bank	Sioux Center
Gravity	State Savings Bank	Bedford
Greeley	Community Savings Bank	Edgewood
Grimes	Bankers Trust Company	Des Moines
Hampton (1)	Hampton State Bank	Hampton
Hanlontown	First State Bank	Manly
Hansell	Sheffield Savings Bank	Sheffield
Harcourt	United Central Bank and Trust Company of Ft. Dodge	Fort Dodge
Harpers Ferry	Kerndt Brothers Savings Bank	Lansing
Hartford	Hartford-Carlisle Savings Bank	Carlisle
Havelock	Laurens State Bank	Laurens
Hazelton	Maynard Savings Bank	Maynard
Henderson	State Bank and Trust	Council Bluffs
Hiawatha	Farmers State Bank	Marion
Hillsboro	Hawkeye Bank and Trust	Burlington
Hinton	Farmers State Bank	Merrill
Holland	Farmers Savings Bank	Grundy Center
Holy Cross	Farley State Bank	Farley
Hospers	American State Bank	Sioux Center
Houghton	Pilot Grove Savings Bank	Pilot Grove
Humboldt (1)	Humboldt Trust & Savings Bank	Humboldt
Humeston	The Citizens State Bank	Corydon
Huxley	South Story Bank & Trust	Slater

Office Location

Bank Location

Indianola (2)	Peoples Trust and Savings Bank	Indianola
Indianola (1)	Warren County Brenton Bank & Trust	Indianola
Ionia	First Security Bank & Trust Company	Charles City
Iowa City (1)	Hawkeye State Bank	Iowa City
Iowa City (1)	Iowa State Bank & Trust Company	Iowa City
Iowa City	uniBank & Trust	Coralville
Iowa Falls (1)	Citizens State Bank	Iowa Falls
Jamaica	Perry State Bank	Perry
Janesville	State Bank of Waverly	Waverly
Jefferson (1)	Home State Bank	Jefferson
Kensett	First State Bank	Manly
Keokuk (1)	Keokuk Savings Bank & Trust Company	Keokuk
Keokuk (1)	Security State Bank	Keokuk
Keokuk (2)	The State Central Savings Bank	Keokuk
Kesley	Iowa State Bank	Clarksville
Keswick	United Central Bank & Trust Company of Sigourney	Sigourney
Kinross	United Central Bank & Trust Company of Sigourney	Sigourney
Kiron	Peoples State Bank	Odebolt
Klemme	North Iowa State Bank	Belmond
Knoxville (2)	Iowa State Savings Bank	Knoxville
Lacona	Peoples Trust & Savings Bank	Indianola
Lakota	Farmers Trust and Savings Bank	Buffalo Center
Lamont	Farmers State Savings Bank	Independence
Lamotte	Andrew Savings Bank	Andrew
Lanesboro	Commercial Savings Bank	Carroll
Laurel	Security Savings Bank	Marshalltown
Lawton	First Trust and Savings Bank	Moville
Lehigh	Union Trust & Savings Bank	Fort Dodge
Le Grand	Citizens Savings Bank	Gilman
Leon (1)	The Decatur County State Bank	Leon
Lester	Peoples Bank & Trust	Rock Valley
Lincoln	Lincoln Savings Bank	Reinbeck
Lineville	The Citizens State Bank	Corydon
Linn Grove	First State Bank	Sioux Rapids
Liscomb	Union-Whitten State Savings Bank	Union
Littleport	Community Savings Bank	Edgewood
Little Rock	Rock Rapids State Bank	Rock Rapids
Lorimor	Commercial State Bank	Afton
Lost Nation	First Trust & Savings Bank	Wheatland
Lovilia	State Bank of Bussey	Bussey
Luverne	United Central Bank & Trust Company of Algona	Algona
Luxemburg	Fidelity Bank and Trust	Dyersville
McCallsburg	State Bank & Trust Company	Nevada
McClelland	Council Bluffs Savings Bank	Council Bluffs
Macedonia	State Bank and Trust	Council Bluffs
Macksburg	Union State Bank	Winterset
Malcolm	Grinnell State Bank	Grinnell
Mallard	Palo Alto County State Bank	Emmetsburg
Maquoketa (1)	Jackson State Bank and Trust Company	Maquoketa
Maquoketa (1)	Maquoketa State Bank	Maquoketa
Marble Rock	First Security Bank and Trust Company	Charles City
Marquette	First State Savings Bank	McGregor

Office Location		Bank Location
Marshalltown (2)	Commercial State Bank	Marshalltown
Marshalltown (1)	Fidelity Brenton Bank & Trust Company	Marshalltown
Marshalltown (1)	Security Savings Bank	Marshalltown
Martensdale	Peoples Trust and Savings Bank	Indianola
Mason City (2)	American State Bank	Mason City
Mason City (2)	United Central Bank and Trust Company of Mason City	Mason City
Maurice	Northwestern State Bank of Orange City	Orange City
Melcher	Iowa State Savings Bank	Knoxville
Menlo	Security State Bank	Casey
Meservey	First State Bank	Thornton
Milo	Peoples Trust and Savings Bank	Indianola
Milton	State Savings Bank	Cantril
Minburn	Raccoon Valley State Bank	Adel
Minden	Farmers and Merchants State Bank	Neola
Missouri Valley (1)	Peoples State Bank	Missouri Valley
Modale	State Bank and Trust	Council Bluffs
Montrose	Keokuk Savings Bank and Trust Company	Keokuk
Moravia	Iowa Trust and Savings Bank	Centerville
Moulton	Davis County Savings Bank	Bloomfield
Mount Joy	Central Trust and Savings Bank	Eldridge
Mount Pleasant (1)	Henry County Savings Bank	Mount Pleasant
Mount Union	Iowa State Bank	Morning Sun
Mount Vernon (1)	Mount Vernon Bank and Trust Company	Mount Vernon
Murray	Clarke County State Bank	Osceola
Muscatine (2)	Central State Bank	Muscatine
Newhall	Peoples Bank and Trust Company	Cedar Rapids
New Hartford	Parkersburg State Bank	Parkersburg
New Liberty	Liberty Trust and Savings Bank	Durant
New London	Hawkeye Bank and Trust	Burlington
New Providence	Hawkeye Bank & Trust	Eldora
Newton (1)	Jasper County Savings Bank	Newton
New Virginia	Norwalk-Cumming State Bank	Norwalk
Nichols	Farmers and Merchants Savings Bank	Lone Tree
North Liberty	uniBank & Trust	Coralville
Oakland (1)	Oakland Savings Bank	Oakland
Oakville	Farmers & Merchants Bank & Trust	Burlington
Olin	Union Trust and Savings Bank	Stanwood
Ollie	Hayesville Savings Bank	Hayesville
Orange City (1)	Northwestern State Bank of Orange City	Orange City
Orient	Farmers and Merchants State Bank	Winterset
Osceola (1)	Clarke County State Bank	Osceola
Osceola (1)	Osceola State Bank and Trust Company	Osceola
Oskaloosa (2)	Mahaska State Bank	Oskaloosa
Ottumwa (1)	South Ottumwa Savings Bank	Ottumwa
Ottumwa (2)	Union Bank and Trust Company	Ottumwa
Oxford Junction	Citizens State Bank	Wyoming
Pacific Junction	Glenwood State Bank	Glenwood
Parma	State Bank of Portsmouth	Portsmouth
Parkersburg (1)	Parkersburg State Bank	Parkersburg
Parkview	Central Trust & Savings Bank	Eldridge
Pella (1)	Marion County State Bank	Pella
Pleasant Hill	Hawkeye-Capital Bank & Trust	Des Moines
Pleasantville (1)	Pleasantville State Bank	Pleasantville

Office Location		Bank Location
Plymouth	First State Bank	Manly
Pocahontas (1)	Commercial State Bank	Pocahontas
Popejoy	Farmers State Bank	Dows
Pulaski	State Savings Bank	Cantril
Quimby	Central Trust and Savings Bank	Cherokee
Randall	Randall-Story State Bank	Story City
Raymond	Farmers State Bank	Jesup
Redfield	Brenton Bank and Trust Company	Adel
Red Oak (1)	Houghton State Bank	Red Oak
Richland	Union Bank and Trust Company	Ottumwa
Ringsted	Emmet County State Bank	Estherville
Rock Valley	Valley State Bank	Rock Valley
Rowan	Brenton Bank and Trust Company	Clarion
Rubio	Rubio Savings Bank of Brighton	Brighton
Rudd	First State Bank	Nora Springs
Runnells	Hartford-Carlisle Savings Bank	Carlisle
Russell	First State Bank	Chariton
Ryan	Citizens State Bank	Hopkinton
Sabula	Teeds Grove Savings Bank	Teeds Grove
Sac City (1)	Citizens Savings Bank	Sac City
St. Charles	Farmers and Merchants State Bank	Winterset
St. Olaf	Central State Bank	Elkader
Salem	Hawkeye Bank and Trust	Burlington
Salix	Pioneer Valley Savings Bank	Sergeant Bluff
Sergeant Bluff (1)	Pioneer Valley Savings Bank	Sergeant Bluff
Shannon City	First State Bank	Diagonal
Sharpsburg	State Savings Bank	Bedford
Sheldon (1)	Citizens State Bank	Sheldon
Shellsburg	Urbana Savings Bank	Urbana
Shenandoah (1)	The Security Trust and Savings Bank	Shenandoah
Sherrill	Dubuque Bank & Trust Company	Dubuque
Silver City	Mills County State Bank	Glenwood
Sioux City (2)	Valley State Bank	Sioux City
Sioux City (1)	Hawkeye Bank and Trust	Sioux City
Smithland	First State Bank	Mapleton
Spencer (1)	Farmers Trust and Savings Bank	Spencer
Spirit Lake (1)	First Bank & Trust	Spirit Lake
Steamboat Rock	Hawkeye Bank & Trust	Eldora
Stockport	The State Central Savings Bank	Keokuk
Storm Lake (1)	The Commercial Trust & Savings Bank	Storm Lake
Storm Lake (1)	Security Trust & Savings Bank	Storm Lake
Sully	Kellogg - Sully Bank & Trust	Kellogg
Swaledale	First State Bank	Thornton
Taintor	Taintor Savings Bank	New Sharon
Tama (1)	Tama State Bank	Tama
Terrill	The State Bank	Spirit Lake
Thor	Humboldt Trust & Savings Bank	Humboldt
Tingley	The Tingley State Savings Bank	Mount Ayr
Toledo (1)	The State Bank of Toledo	Toledo
Truro	Union State Bank	Winterset

Office Location		Bank Location
Underwood	State Bank and Trust	Council Bluffs
Vail	Westside State Savings Bank	Westside
Van Meter	Brenton Bank and Trust Company	Adel
Ventura	Community State Bank of Clear Lake	Clear Lake
Volga	Central State Bank	Elkader
Wadena	Elgin State Bank	Elgin
Washington (1)	Washington State Bank	Washington
Washta	Central Trust and Savings Bank	Cherokee
Waterloo (2)	Peoples Bank and Trust Company	Waterloo
Waterloo (2)	Waterloo Savings Bank	Waterloo
Waterville	Farmers and Merchants Savings Bank	Waukon
Waucoma	State Bank of Lawler	Lawler
Waukee	Brenton State Bank	Dallas Center
Waukon (1)	Waukon State Bank	Waukon
Waverly (1)	State Bank of Waverly	Waverly
Webster City (1)	First State Bank	Webster City
West Burlington (1)	West Burlington State Bank	West Burlington
West Des Moines	Hawkeye-West Bank & Trust	Des Moines
West Des Moines (1)	West Des Moines State Bank	West Des Moines
West Point	The State Central Savings Bank	Keokuk
Wilton (1)	Wilton Savings Bank	Wilton
Windsor Heights	Bankers Trust Company	Des Moines
Winterset (1)	Farmers and Merchants State Bank	Winterset
Woden	First State Bank	Britt
Woodward	Brenton State Bank	Dallas Center

() Denotes the number of facilities

BANK CHARTERS RENEWED

Location	Name of Bank
Afton	Commercial State Bank
Allison	State Bank of Allison
Central City	City State Bank
Corydon	The Citizens State Bank
Des Moines	(4) First Federal State Bank
Dubuque	Key City Bank and Trust Company
Farnhamville	Security Savings Bank
Ida Grove	Ida County State Bank
Lime Springs	Exchange State Bank
Marshalltown	Commercial State Bank
Mason City	American State Bank
Newton	Jasper County Savings Bank
Ocheyedan	Ocheyedan Savings Bank
Packwood	Farmers Savings Bank
Storm Lake	The Commercial Trust and Savings Bank

BANK OFFICE APPLICATIONS

Bank and Location	Proposed Office Location	Effective Date
Fort Dodge The State Bank (2)	Dayton	September 16, 1981
Dyersville Fidelity Bank & Trust	Dyersville	September 24, 1981
Fredericksburg First State Bank (3)	Fredericksburg	September 30, 1981
Sergeant Bluff Pioneer Valley Savings Bank	Salix	November 3, 1981
Des Moines First Federal State Bank (4)	West Des Moines	February 3, 1982
Eldora Hardin County Savings Bank (5)	Union	March 8, 1982
Eldora Hardin County Savings Bank (5)	Liscomb	March 8, 1982
Andrew Andrew Savings Bank (7)	Andrew	April 16, 1982
Atlantic First Whitney Bank & Trust	Atlantic	May 18, 1982
Wellman Wellman Savings Bank	Wellman	June 18, 1982

ACTIONS TAKEN ON BANK OFFICE APPLICATIONS

Bank and Location	Proposed Office Location	Decision and Date
Manly Manly State Bank (1)	Hanlontown	Approved July 15, 1981
Dyersville Fidelity Bank & Trust	Dyersville	Approved October 21, 1981
Fort Dodge The State Bank (2)	Dayton	Approved November 18, 1981
Des Moines First Federal State Bank (4)	West Des Moines	Approved February 17, 1982
Sergeant Bluff Pioneer Valley Savings Bank	Salix	Approved March 24, 1982
Fredericksburg First State Bank (3)	Fredericksburg	Denied April 21, 1982
Atlantic First Whitney Bank & Trust	Atlantic	Approved June 18, 1982
Eldora Hardin County Savings Bank (5)	Union	Approved June 28, 1982
Eldora Hardin County Savings Bank (5)	Liscomb	Approved June 28, 1982

BANK OFFICE CERTIFICATES ISSUED

Bank and Location	Office Location	Date of Certificate
Sioux City Hawkeye Bank & Trust	Sioux City	August 10, 1981
Manly First State Bank (1)	Hanlontown	September 1, 1981
Marion Farmers Savings Bank	Cedar Rapids	October 1, 1981
Marshalltown Fidelity Brenton Bank and Trust Company	Albion	November 9, 1981
Coralville uniBank & Trust	Iowa City	January 20, 1982
Fort Dodge The State Bank (2)	Dayton	January 21, 1982
Davenport Northwest Bank & Trust Company	Davenport	February 16, 1982
Des Moines Hawkeye-West Bank & Trust (4)	West Des Moines	April 1, 1982
Sergeant Bluff Pioneer Valley Savings Bank	Salix	June 21, 1982

BANK NAME CHANGES

Bank Location	Previous Name	New Name
Avoca	ASB State Bank (8c)	The Avoca State Bank
Cedar Falls	CF Bank and Trust (8a)	Cedar Falls Trust and Savings Bank
Des Moines	First Federal State Bank (4)	Hawkeye-West Bank & Trust
Des Moines	Capital City State Bank (4)	Hawkeye-Capital Bank & Trust
Latimer	Latimer State Bank	Latimer Bank & Trust
Manly	Manly State Bank (1)	First State Bank
Sioux City	Valley State Bank	United Central Bank & Trust Company of Sioux City

APPLICATIONS FOR BANK CHARTERS

Name and Location	Proposed Location	Effective Date
Avoca	ASB State Bank (8c)	November 3, 1981
Decorah	New State Bank (8d)	November 9, 1981
Cedar Rapids	First Peoples State Bank (8e)	November 16, 1981
Mapleton	First State Bank of Mapleton (8f)	December 31, 1981
Fort Dodge	First American State Bank (8g)	January 27, 1982
Humboldt	Hawkeye Bank and Trust (6)	April 6, 1982
Marshalltown	SSB Interim State Bank (8h)	May 3, 1982

BANK CHARTER APPLICATIONS APPROVED

Location	Name of Bank	Effective Date
Cedar Falls	CF Bank and Trust (8a)	September 16, 1981
Maquoketa	JSB State Bank and Trust (8b)	September 16, 1981
Avoca	ASB State Bank (8c)	February 17, 1982
Humboldt	Hawkeye Bank and Trust (6)	April 7, 1982
Mapleton	First State Bank of Mapleton (8f)	May 26, 1982

Footnotes at End of Section

Fort Dodge	First American State Bank (8g)	May 26, 1982
Decorah	New State Bank (8d)	May 26, 1982
Cedar Rapids	First Peoples State Bank (8e)	May 26, 1982

BANK CHARTERS ISSUED

Location	Name of Bank	Effective Date
Cedar Falls	CF Bank and Trust (8a)	January 7, 1982
Maquoketa	JSB State Bank and Trust (8b)	December 1, 1981
Avoca	ASB State Bank (8c)	May 26, 1982
Mapleton	First State Bank of Mapleton (8f)	June 2, 1982
Humboldt	Hawkeye Bank and Trust (6)	April 7, 1982

APPLICATION FOR RELOCATION OF BANK CHARTER

Name and Location	Proposed Location	Effective Date of Application
Fredericksburg First State Bank (3)	Sumner	September 30, 1981
Andrew Andrew Savings Bank (7) . .	Bellevue	April 16, 1982

ACTION TAKEN OF BANK CHARTER RELOCATION APPLICATION

Name and Location	Proposed Location	Action and Date
Fredericksburg First State Bank (3)	Sumner	Denied April 21, 1982

BANK CHARTER RELOCATIONS EFFECTED

None

APPLICATIONS FOR MERGER OF TWO BANKS OR FOR VOLUNTARY DISSOLUTION

Name and Location	Type of Action	Effective Date of Application
Cedar Falls		
Cedar Falls Trust & Savings Bank (8a)	Dissolution	August 12, 1981
Maquoketa		
Jackson State Bank and Trust Company (8b) . .	Merger	October 9, 1981
Decorah		
Decorah State Bank (8d)	Merger	December 2, 1981
Avoca		
The Avoca State Bank (8c)	Dissolution	March 10, 1982
Cedar Rapids		
Peoples Bank and Trust Company (8e)	Merger	May 19, 1982
Mapleton		
First State Bank (8f)	Dissolution	June 8, 1982
Fort Dodge		
The State Bank (8g)	Merger	January 27, 1982

BANK CHARTERS TERMINATED

Name and Location	Type of Action	Effective Date of Action
Hanlontown		
Farmers Savings Bank (1)	Merger	September 1, 1981
Carter Lake		
First Bank and Trust of Carter Lake (9a)	Conversion	December 15, 1981
Maquoketa		
Jackson State Bank and Trust Company (8b) . .	Merger	December 1, 1981
Dayton		
Iowa State Bank and Trust Company (2)	Dissolution	January 21, 1982
Cedar Falls		
Cedar Falls Trust & Savings Bank (8a)	Dissolution	February 26, 1982
Clutier		
Clutier State Bank (9b)	Conversion	May 10, 1982
Avoca		
The Avoca State Bank (8c)	Dissolution	May 26, 1982
Riverton		
Nishna Valley State Bank (9c)	Conversion	June 1, 1982

Footnotes at End of Section

FOOTNOTES

- (1) Citizens Savings Bank, Hanlontown, applied for permission on January 22, 1981 to merge with Manly State Bank, Manly, with Manly State Bank as First State Bank being the surviving bank. Manly State Bank applied on January 21, 1981 for permission to establish a bank office in Hanlontown. Both applications were approved July 15, 1981. The merger of the two banks occurred September 1, 1981 with the name of Manly State Bank changed to First State Bank, Manly. On September 1, 1981 the Hanlontown office for First State Bank, Manly, commenced business.
- (2) Iowa State Bank and Trust Company, Dayton, applied on September 16, 1981 for permission to voluntarily dissolve with its assets to be purchased and its liabilities assumed by The State Bank, Fort Dodge. The State Bank applied on September 14, 1981 for permission to establish a bank office in Dayton. The applications were approved November 18, 1981. The assets and liabilities of Iowa State Bank and Trust Company were purchased and assumed by The State Bank on January 21, 1982. On the same date the Dayton office of The State Bank commenced business.
- (3) First State Bank, Fredericksburg, applied on September 30, 1981, for permission to relocate its charter to Sumner and establish a bank office in Fredericksburg. The applications were denied April 21, 1982. The denial decision has been appealed by the applicant bank.
- (4) First Federal State Bank, Des Moines, applied for permission to establish a bank office at 1231 Grand Avenue, West Des Moines on February 3, 1982. At the time of application the proposed office was owned by Capital City State Bank, a bank affiliated with First Federal State Bank. Capital City State Bank agreed to surrender the office to First Federal State Bank. The application was approved February 17, 1982, and the commencement of business as an office of First Federal State Bank occurred April 1, 1982. On April 1, 1982, First Federal State Bank changed its name to Hawkeye-West Bank & Trust and Capital City State Bank changed its name to Hawkeye-Capital Bank & Trust.
- (5) Union-Whitten State Savings Bank, Union, with an office at Liscomb, applied on March 8, 1982 for permission to voluntarily dissolve with its assets and liabilities being purchased and assumed by Hardin County Savings Bank, Eldora. Hardin County Savings Bank applied on March 8, 1982 for permission to establish bank offices at Union and Liscomb. The applications were approved June 28, 1982.
- (6) Hawkeye Bank and Trust, Humboldt, was chartered on April 6, 1982 as a State Bank under the emergency authority granted the Superintendent of Banking in Chapter 524, The Code, 1981, as successor to The First National Bank in Humboldt which discontinued business April 2, 1982.
- (7) Andrew Savings Bank, Andrew, applied on April 16, 1981 for permission to relocate its charter to Bellevue and to establish a bank office in Andrew.
- (8) Iowa Bank Reorganizations:
 - (8a) CF Bank and Trust, Cedar Falls, applied on May 15, 1981 for a state bank charter. The application was approved September 16, 1981. An application to dissolve Cedar Falls Trust and Savings Bank and to have its assets and liabilities purchased and assumed by CF Bank and Trust was received August 12, 1981. The proposal was approved October 21, 1981. CF Bank and Trust was chartered February 26, 1982 and on the same day Cedar Falls Trust and Savings Bank ceased its corporate existence and CF Bank and Trust changed its name to Cedar Falls Trust & Savings Bank.
 - (8b) JSB State Bank and Trust Company, Maquoketa, applied on May 29, 1981 for charter as a state bank. The application was approved September 16, 1981. An application to merge Jackson State Bank and Trust Company with JSB State Bank and Trust Company was received October 9, 1981. The proposal was approved October 21, 1981. JSB State Bank and Trust Company was chartered, the two banks merged and the name of JSB State Bank and Trust Company was changed to Jackson State Bank and Trust Company on December 1, 1981.
 - (8c) ASB State Bank, Avoca, applied November 3, 1981 for charter as a state bank. The application was approved February 17, 1982. An application for The Avoca State Bank to dissolve with its assets and liabilities being purchased and assumed by ASB State Bank was received March 10, 1982. This application was approved March 24, 1982. On May 26, 1982, ASB State Bank was chartered; it purchased and assumed the assets and liabilities of The Avoca State Bank; The Avoca State Bank discontinued as a bank and ASB State Bank changed its name to The Avoca State Bank.

- (8d) New State Bank, Decorah, applied on December 2, 1981 for a charter as a state bank. On the same date an application was received for Decorah State Bank to merge with the proposed New State Bank. Both applications were approved May 26, 1982.
- (8e) First Peoples State Bank, Cedar Rapids, applied November 16, 1981 for a charter as a state bank. The application was approved May 26, 1982.
- (8f) First State Bank of Mapleton, Mapleton, applied for a charter as a state bank on December 31, 1981. The application was approved May 26, 1982. On June 8, 1982 application was made for First State Bank, Mapleton to partially dissolve with certain of its assets and liabilities to be purchased and assumed by First State Bank of Mapleton, with the remaining assets and liabilities used to create a business corporation under Chapter 496A, The Code, 1981.
- (8g) First American State Bank, Fort Dodge, applied January 27, 1982 for a charter as a state bank. On the same day an application was filed for The State Bank to merge with the proposed First American State Bank. Both applications were approved May 26, 1982.
- (8h) SSB Interim State Bank, Marshalltown, filed on May 3, 1982 an application to charter a state bank.

State Bank Conversions to National Banks:

(9) Conversions of State Banks to National Banks:

- (9a) First Bank and Trust of Carter Lake, Carter Lake, converted on December 15, 1981 to a national banking association, known as First Bank, N.A. Subsequently the bank received permission from Office of Comptroller of Currency to establish a bank office in Council Bluffs.
- (9b) Clutier State Bank, Clutier, converted on May 10, 1982 to a national banking association known as First National Bank of Tama County. Vining office of Clutier State Bank ceased being a state bank office May 10, 1982. Subsequently approval was obtained from Office of Comptroller of Currency to relocate its charter to Dysart.
- (9c) Nishna Valley State Bank, Riverton, converted on June 1, 1982 to a national banking association known as Valley National Bank of Fremont County. Subsequently approval was given by Office of Comptroller of Currency to relocate its charter to Hamburg.

ABSTRACT NO. 214
STATE OF IOWA - DEPARTMENT OF BANKING
Abstract of Reports of Condition of 549 Iowa Chartered Banks as of
June 30, 1982 as Compared with 553 Iowa Chartered Banks as of June 30, 1981

(Amounts Expressed in Thousands of Dollars)	June 30, 1982		June 30, 1981		June 30, 1982 Compared with June 30, 1981	Percent of Change
		Percent		Percent		
ASSETS						
Cash and Due from Banks	\$ 1,053,073	6.31	\$ 1,023,303	6.80	\$ + 29,770	+ 2.91
Federal Funds Sold	817,093	4.90	675,101	4.48	+ 141,992	+ 21.03
U.S. Gov't. and Agency Securities	3,962,129	23.77	2,594,204	19.88	+ 967,925	+ 32.33
Obligations of States and Political Subdivisions	1,955,128	11.73	1,830,912	12.16	+ 124,216	+ 6.78
Other Bonds and Investments	91,266	.55	94,962	.63	- 3,696	- 3.89
Loans and Direct Lease Financing	8,229,590	49.36	8,015,824	53.23	+ 213,766	+ 2.67
Less: Loan Loss Valuation	(72,007)	(.43)	(70,068)	(.47)	+ (1,939)	+ 2.77
Fixed Assets	199,562	1.20	178,348	1.19	+ 21,214	+ 11.89
Other Real Estate	29,725	.18	17,662	.12	+ 12,063	+ 68.30
Other Assets	405,861	2.43	298,738	1.98	+ 107,123	+ 35.86
Total Assets	16,671,420	100.00	15,058,986	100.00	+ 1,612,434	+ 10.71
LIABILITIES						
Demand Deposits	2,014,840	12.08	2,261,522	15.02	- 246,682	- 10.91
Time and Savings Deposits	12,131,246	72.77	10,733,977	71.28	+ 1,397,269	+ 13.02
Total Deposits	14,146,086	84.85	12,995,499	86.30	+ 1,150,587	+ 8.85
Federal Funds Purchased	715,382	4.29	443,397	2.94	+ 271,985	+ 61.34
Other Borrowings	53,006	.32	47,454	.32	+ 5,552	+ 11.70
Mortgage Payable	8,268	.05	6,110	.04	+ 2,158	+ 35.32
All Other Liabilities	293,075	1.76	222,544	1.48	+ 70,531	+ 31.69
Total Liabilities	15,215,817	91.27	13,715,004	91.08	+ 1,500,813	+ 10.94
Subordinated Notes and Debentures	18,450	.11	19,511	.13	- 1,061	- 5.44
Total Equity Capital	1,437,153	8.62	1,324,471	8.79	+ 112,682	+ 8.51
Total Equity Capital and Debentures	1,455,603	8.73	1,343,982	8.92	+ 111,621	+ 8.31
Total Liabilities and Capital	16,671,420	100.00	15,058,986	100.00	+ 1,612,434	+ 10.71
Total Earning Assets	15,055,206	90.31	13,611,003	90.38	+ 1,444,203	+ 10.61
Total Capital to Total Deposits		10.29		10.34		

ABSTRACT NO. 214

STATE OF IOWA - DEPARTMENT OF BANKING

Abstract of Reports of Condition of 549 Iowa Chartered Banks as of June 30, 1982
as Compared with 551 Iowa Chartered Banks as of December 31, 1981

(Amounts Expressed in Thousands of Dollars)	June 30, 1982		December 31, 1981	
		Percent		Percent
ASSETS				
Cash and Due from Banks	\$ 1,053,073	6.31	\$ 1,207,506	7.44
Federal Funds Sold	817,093	4.90	1,182,608	7.29
U.S. Gov't. and Agency Securities	3,962,129	23.77	3,425,976	21.11
Obligations of States and Political Subdivisions	1,955,128	11.73	1,936,804	11.93
Other Bonds and Investments	91,266	.55	99,577	.61
Loans and Direct Lease Financing	8,229,590	49.36	7,905,126	48.71
Less: Loan Loss Valuation	(72,007)	(.43)	(69,488)	(.43)
Fixed Assets	199,562	1.20	184,872	1.14
Other Real Estate	29,725	.18	22,242	.14
Other Assets	406,861	2.43	334,841	2.06
Total Assets	16,671,420	100.00	16,230,064	100.00
LIABILITIES				
Demand Deposits	2,014,840	12.08	2,454,935	15.12
Time and Savings Deposits	12,131,246	72.77	11,437,312	70.47
Total Deposits	14,146,086	84.85	13,892,247	85.59
Federal Funds Purchased	715,382	4.29	616,295	3.80
Other Borrowings	53,006	.32	73,773	.45
Mortgage Payable	8,268	.05	7,610	.05
All Other Liabilities	293,075	1.76	249,557	1.54
Total Liabilities	15,215,817	91.27	14,839,482	91.43
Subordinated Notes and Debentures				
Total Equity Capital	18,450	.11	18,707	.12
Total Equity Capital and Debentures	1,437,153	8.62	1,371,875	8.45
Total Liabilities and Capital	1,455,603	8.73	1,390,582	8.57
Total Earning Assets	16,671,420	100.00	16,230,064	100.00
Total Capital to Total Deposits	15,055,206	90.31	14,550,091	89.65
		10.29		10.01

EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1979 - 1981

(Amounts Expressed in Thousands of Dollars)

Item Description	1981	1980	1979
OPERATING INCOME			
Interest on U.S. Gov't. Obligations	\$ 334,318	\$ 182,795	\$ 140,081
Interest and Dividends on Other Securities	123,650	97,789	89,926
Interest on Loans	1,282,918	1,067,501	802,340
Interest on Balances with Banks	26,219	9,799	6,961
Trust Department	9,218	7,864	6,637
Service Charges	29,090	24,537	20,617
Exchange and Collection Charges	30,187	25,118	21,583
All Other Operating Income	11,008	9,091	7,189
Total Current Operating Income	1,846,608	1,424,494	1,095,334
OPERATING EXPENSES			
Salaries and Related	205,467	185,686	164,332
Interest on Time and Savings Deposits	1,103,043	761,318	543,189
Interest on Borrowed Money	82,122	48,865	38,641
Interest on Capital Notes and Debentures	2,917	2,460	1,084
Net Occupancy Expense	52,439	46,114	40,047
Provision for Loan Losses	26,843	30,404	15,889
All Other Operating Expenses	118,471	103,724	91,852
Total Current Operating Expenses	1,591,302	1,178,571	895,034
NET OPERATING INCOME	255,306	245,923	200,300
Taxes on Net Income	59,931	61,685	44,309
Net Securities Gains or Losses	(8,560)	(5,538)	(4,740)
Net Extraordinary Charges or Credits	(407)	(144)	(184)
NET INCOME BEFORE DIVIDENDS	186,408	178,556	151,067
Dividends	55,367	45,119	36,045
Net Other Increases or Decreases in Capital	5,655	2,686	13,627
NET ADDITIONS TO CAPITAL FROM PROFITS	136,696	136,123	128,649
AVERAGE ASSETS AND LIABILITIES(a)			
ASSETS			
Cash and Due from Banks	1,117,294	1,073,131	1,007,199
U.S. Gov't. Obligations	3,014,217	2,110,517	1,759,304
All Other Securities	1,940,606	1,734,366	1,619,642
Federal Funds Sold	949,502	794,241	424,332
Loans and Direct Lease Financing	7,850,225	7,837,665	7,582,557
All Other Assets	488,328	388,212	316,156
Total Assets	15,360,172	13,938,132	12,709,190
LIABILITIES			
Demand Deposits	2,615,466	3,595,312	3,641,061
Time and Savings Deposits	10,643,655	8,564,073	7,560,548
Total Deposits	13,259,121	12,159,385	11,201,609
Federal Funds Purchased	486,916	347,450	284,264
Other Borrowings and All Other Liabilities	283,609	238,776	190,061
Total Equity Capital and Debentures	1,330,526	1,192,521	1,053,256
Total Liabilities and Capital	15,360,172	13,938,132	12,709,190
Number of Banks as of December 31	551	554	554

(a) Asset and liability items are average of figures reported at beginning, middle and end of each calendar year.

RATIO OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1979-1981

Item Description	1981	1980	1979
AMOUNTS PER \$100 OF CURRENT OPERATING INCOME			
Interest on U.S. Gov't. Obligations	18.10%	12.83%	12.79%
Interest and Dividends on Other Securities	6.70	6.87	8.21
Interest on Loans	69.47	74.94	73.25
Interest on Balances with Banks	1.42	.69	.64
Trust Department	.50	.55	.61
Service Charges	1.58	1.72	1.88
Exchange and Collection Charges	1.63	1.76	1.97
All Other Operating Income	.60	.64	.65
Total Current Operating Income	100.00%	100.00%	100.00%
Salaries and Related	11.13	13.04	15.00
Interest on Time and Savings Deposits	59.73	53.44	49.59
Interest on Borrowed Money	4.45	3.43	3.53
All Other Operating Expenses	10.86	12.83	13.59
Total Current Operating Expenses	86.17	82.74	81.71
Net Operating Income	13.83%	17.26%	18.29%
AMOUNTS PER \$100 OF TOTAL ASSETS(a)			
Total Current Operating Income	12.02%	10.22%	8.62%
Total Current Operating Expenses	10.36	8.46	7.04
Net Operating Income	1.66	1.76	1.58
Net Income Before Dividends	1.21	1.28	1.19
Net Additions To Capital From Profits	.89	.98	1.01
AMOUNTS PER \$100 OF TOTAL CAPITAL ACCOUNT(a)			
Net Operating Income	19.19%	20.62%	19.02%
Taxes on Net Income	4.50	5.17	4.21
Net Income Before Dividends	14.01	14.97	14.34
Cash Dividends	4.16	3.78	3.42
Net Other Increases or Decreases in Capital	.43	.22	1.29
Net Additions to Capital From Profits	10.27	11.41	12.21
SPECIAL RATIOS(a)			
Income on Loans including Federal Funds Sold Per \$100 of Loans	14.58%	12.48%	10.11%
Income on Securities Per \$100 of Securities	9.24	7.30	6.81
Service Charges Per \$100 of Demand Deposits	1.11	.68	.57
Interest Paid Per \$100 of Time and Savings Deposits	10.36	8.89	7.18
AVERAGE ASSETS AND LIABILITIES(a)			
ASSETS			
Cash and Due from Banks	7.27%	7.70%	7.93%
U.S. Gov't. Obligations	19.63	15.14	13.84
All Other Securities	12.63	12.44	12.74
Federal Funds Sold	6.18	5.70	3.34
Loans and Direct Lease Financing	51.11	56.23	59.66
All Other Assets	3.18	2.79	2.49
Total Assets	100.00%	100.00%	100.00%
LIABILITIES			
Demand Deposits	17.03%	25.79%	28.65%
Time and Savings Deposits	69.29	61.45	59.49
Total Deposits	86.32	87.24	88.14
Federal Funds Purchased	3.17	2.49	2.08
Other Borrowings and All Other Liabilities	1.85	1.71	1.49
Total Equity Capital and Debentures	8.66	8.56	8.29
Total Liabilities and Capital	100.00%	100.00%	100.00%
Number of Banks as of December 31	551	554	554

(a) Asset and liability items are average of figures reported at beginning, middle and end of each calendar year.

DECEMBER 31, 1981 CONSUMER LOAN FIGURES

As Reported by 551 Iowa Chartered Banks

Group Headings	All Banks		Under \$5,000,000		\$5,000,000 to \$10,000,000		\$10,000,000 to \$15,000,000	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
Number of Banks	551		9		90		122	
NON-AGRICULTURAL CONSUMER LOANS								
Secured by Automobiles	\$307,875,650	\$ 93,839,507	\$ 608,468	- 0 -	\$ 16,604,586	\$ 461,172	\$ 32,172,199	\$ 673,051
Secured by Other Personal Property	158,447,003	18,548,259	217,920	- 0 -	9,342,239	7,277	16,511,604	205,398
Secured by Real Estate	324,514,150	1,606,349	689,400	- 0 -	28,279,384	- 0 -	59,065,253	- 0 -
Unsecured	207,161,908	5,143,751	576,215	- 0 -	8,112,982	- 0 -	23,714,037	1,495
Other Secured Consumer Loans	160,813,533	11,847,497	367,900	- 0 -	10,721,192	54,128	12,684,983	124,725
Total Non-Agricultural Loans	1,158,812,244	130,985,363	2,459,903	- 0 -	73,060,383	522,577	144,148,076	1,004,669
AGRICULTURAL RELATED CONSUMER LOANS								
Secured by Autos and Machinery	209,320,522	12,570,664	588,189	- 0 -	18,515,961	688,983	29,358,707	619,389
Secured by Other Personal Property	182,188,961	880,728	527,227	- 0 -	24,257,476	- 0 -	23,670,460	160,505
Secured by Farm Real Estate	74,898,607	43,683	111,220	- 0 -	7,765,033	43,683	13,790,402	- 0 -
Unsecured	66,588,748	436,171	1,146,043	- 0 -	8,434,379	- 0 -	9,532,033	14,685
Other Secured Consumer Loans	59,094,409	1,541,315	677,044	- 0 -	8,525,761	36,135	5,416,692	3,000
Total Agricultural Loans	592,091,247	15,472,561	3,049,723	- 0 -	67,498,610	768,801	81,768,294	797,579
TOTAL CONSUMER LOANS	1,750,903,491	146,457,924	5,509,626	- 0 -	140,558,993	1,291,378	225,916,370	1,802,248

DECEMBER 31, 1981 CONSUMER LOAN FIGURES

As Reported by 551 Iowa Chartered Banks

Group Headings (000's omitted)	\$15,000,000 to \$20,000,000		\$20,000,000 to \$30,000,000		\$30,000,000 to \$50,000,000		Over \$50,000,000	
	65		106		93		66	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
NON-AGRICULTURAL CONSUMER LOANS								
Secured by Automobiles	\$ 23,947,137	\$ 808,841	\$ 57,816,118	\$ 6,582,872	\$ 54,190,878	\$ 9,036,108	\$ 112,536,264	\$ 76,277,463
Secured by Other Personal Property	9,748,014	271,440	28,205,969	2,252,941	40,613,446	5,646,224	52,807,811	10,164,979
Secured by Real Estate	48,375,421	- 0 -	59,828,265	- 0 -	78,430,392	- 0 -	49,846,036	1,606,349
Unsecured	20,166,835	- 0 -	35,378,760	249,147	46,451,705	70,337	72,771,374	4,822,772
Other Secured Consumer Loans	18,218,279	144,419	31,771,336	188,804	35,009,493	2,568,049	52,040,350	8,767,372
Total Non-Agricultural Loans	120,445,686	1,224,700	214,000,448	9,273,764	264,695,914	17,320,718	340,001,834	101,638,935
AGRICULTURAL RELATED CONSUMER LOANS								
Secured by Autos and Machinery	29,357,181	1,475,387	44,426,766	1,918,138	38,032,606	5,588,291	49,041,112	2,280,476
Secured by Other Personal Property	20,755,158	155,000	40,717,878	131,064	36,302,225	261,737	35,958,537	172,422
Secured by Farm Real Estate	13,271,693	- 0 -	19,672,983	- 0 -	14,425,030	- 0 -	5,862,236	- 0 -
Unsecured	9,213,773	- 0 -	14,814,048	27,415	9,062,036	26,903	14,386,436	367,168
Other Secured Consumer Loans	13,953,691	164,050	15,293,542	284,221	11,000,339	675,353	4,227,540	378,556
Total Agricultural Loans	86,551,496	1,794,437	134,925,227	2,360,838	108,822,236	6,552,281	108,475,661	3,198,622
TOTAL CONSUMER LOANS	206,997,182	3,019,137	348,925,675	11,634,602	373,518,150	23,873,002	449,477,495	104,837,557

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)
1	Ackley	Ackley State Bank	1,320	8,532	5,614	15,699
2	Adair	Exchange State Bank	445	5,133	568	10,468
3	Adel	Brenton Bank and Trust Company	4,035	8,947	8,130	33,191
4	Adel	Raccoon Valley State Bank	2,449	5,934	603	18,703
5	Afton	Commercial State Bank	681	1,999	1,901	13,348
6	Akron	Akron Savings Bank	501	5,215	296	3,609
7	Albert City	Albert City Savings Bank	786	3,304	1,840	5,258
8	Albia	First Iowa State Bank	608	12,527	3,496	15,126
9	Alden	Alden State Bank	722	3,879	324	7,691
10	Algona	Iowa State Bank	1,433	15,049	5,996	24,345
11	Algona	United Central Bank & Trust Company of Algona	1,527	6,502	4,720	25,585
12	Allison	State Bank of Allison	470	2,441	5,419	12,591
13	Alta	The First Trust and Savings Bank	361	1,768	921	8,132
14	Alta Vista	Alta Vista State Bank	408	4,962	1,071	6,601
15	Alton	The Alton Savings Bank	407	4,104	335	7,765
16	Altoona	Altoona State Bank	5,167	2,548	2,628	10,102
17	Ames	Union Story Trust & Savings Bank	3,262	6,164	5,042	42,661
18	Ames	University Bank & Trust Company	5,556	20,418	7,756	19,121
19	Anamosa	Citizens Savings Bank	831	3,834	2,769	23,451
20	Andrew	Andrew Savings Bank	489	4,552	862	8,006
21	Anita	Anita State Bank	1,355	2,203	3,029	11,007
22	Ankeny	Ankeny State Bank	2,772	9,197	4,359	23,013
23	Anthon	The First Trust and Savings Bank	376	2,017	1,225	8,287
24	Aplington	State Savings Bank	645	4,508	1,269	7,353
25	Aredale	Aredale State Bank	170	1,389	633	2,808
26	Armstrong	First Trust & Savings Bank	1,060	4,792	2,060	11,400
27	Ashton	Ashton State Bank	919	4,177	4,285	9,914
28	Atkins	Peoples Savings Bank	485	1,411	163	4,967
29	Atlantic	Atlantic State Bank	2,202	34,197	7,901	28,055
30	Atlantic	First Whitney Bank and Trust	1,790	11,220	9,218	28,468
31	Auburn	Auburn Savings Bank	408	591	344	7,579
32	Audubon	Audubon State Bank	1,100	9,024	2,087	26,470
33	Aurelia	The First Trust & Savings Bank	562	3,206	1,103	6,830
34	Avoca	The Avoca State Bank	854	9,994	287	8,243
35	Avoca	Citizens Savings Bank	597	7,703	1,588	9,442
36	Baldwin	Baldwin Savings Bank	662	3,532	972	5,545
37	Bancroft	Farmers & Traders Savings Bank	569	3,802	1,845	9,501
38	Baxter	State Savings Bank	451	1,899	707	5,670
39	Bayard	The Farmers State Bank	245	1	8	7,062
40	Beaman	Farmers Savings Bank	445	8,656	818	3,739
41	Bedford	State Savings Bank	1,010	9,759	1,700	16,878
42	Belle Plaine	Chelsea Savings Bank	702	5,321	2,057	9,278
43	Belle Plaine	Citizens State Bank	1,533	9,115	3,799	19,537
44	Bellevue	Bellevue State Bank	689	5,819	1,470	10,353
45	Belmond	First State Bank	762	11,669	4,238	18,988
46	Belmond	North Iowa State Bank	853	5,121	1,187	12,754
47	Bennett	Bennett State Bank	516	2,246	76	7,374
48	Bettendorf	Bettendorf Bank & Trust Company	11,935	7,751	10,887	55,227
49	Bettendorf	Security State Trust and Savings Bank	1,854	4,906	99	23,542
50	Blairtown	Benton County State Bank	396	547	1,343	6,078
51	Blencoe	Blencoe State Bank	750	4,509	725	4,705
52	Bloomfield	Davis County Savings Bank	1,376	10,479	5,526	20,632
53	Blue Grass	Blue Grass Savings Bank	649	6,197	2,940	14,539
54	Bode	Bode State Bank	276	2,671	452	2,523
55	Boone	Boone State Bank and Trust Company	5,799	9,127	8,735	31,050
56	Boyden	Farmers Savings Bank	751	3,344	1,971	14,919
57	Breda	Breda Savings Bank	1,532	2,292	225	6,876
58	Brighton	Rubio Savings Bank of Brighton	325	4,249	288	3,921
59	Britt	First State Bank	971	7,734	4,832	19,895
60	Brooklyn	Poweshiek County Savings Bank	677	6,674	2,216	9,020
61	Brunsville	First State Bank	185	3,595	181	2,449
62	Buffalo	Buffalo Savings Bank	545	1,318	3,013	9,943
63	Buffalo Center	The Farmers Trust and Savings Bank	811	11,509	2,285	20,622
64	Burlington	Farmers & Merchants Bank and Trust	3,343	24,166	6,636	31,608
65	Burlington	Hawkeye Bank & Trust	7,266	5,467	16,810	58,174

SHOWING CONDITIONS AS OF JUNE 30, 1982

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben- tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis- counts	Other Liabili- ties	Guide No.
(172)	194	887	32,074	-0-	3,006	3,784	24,773	-0-	511	1
(79)	119	905	17,559	-0-	1,054	1,842	13,815	480	368	2
(167)	1,014	2,339	57,489	-0-	4,248	4,957	45,033	2,149	1,102	3
(184)	175	1,074	28,754	-0-	1,984	2,561	23,521	144	544	4
(85)	743	635	19,222	-0-	1,587	1,933	15,335	-0-	367	5
(38)	160	-0-	9,743	-0-	783	1,411	7,549	-0-	-0-	6
(38)	40	453	11,643	-0-	1,278	1,865	8,064	-0-	436	7
(115)	413	897	32,952	-0-	3,144	3,741	25,246	55	766	8
(62)	48	164	12,766	-0-	1,179	1,495	9,735	357	-0-	9
(282)	1,087	1,755	49,383	-0-	4,167	4,561	33,967	5,610	1,078	10
(263)	828	1,188	40,087	-0-	2,999	5,191	26,818	4,289	790	11
(117)	116	645	21,565	-0-	2,634	2,535	15,510	606	280	12
(62)	93	356	11,569	-0-	998	858	9,462	-0-	251	13
(66)	43	7	13,026	-0-	1,579	1,448	9,998	-0-	1	14
(58)	94	1	12,648	-0-	1,150	1,420	10,064	-0-	14	15
(23)	634	11	21,067	-0-	1,805	4,056	15,142	50	14	16
(5)	1,243	1,912	60,279	-0-	4,203	12,344	41,330	1,449	953	17
(247)	491	1,611	54,706	-0-	3,575	9,596	39,539	1,073	923	18
(175)	141	464	31,315	-0-	3,858	2,394	23,252	842	969	19
(97)	214	435	14,461	-0-	1,304	1,187	11,659	-0-	311	20
(114)	125	687	18,292	-0-	1,770	1,590	14,398	122	412	21
(146)	573	969	40,737	-0-	3,090	6,853	30,041	364	389	22
(103)	224	393	12,419	-0-	1,113	1,602	9,431	-0-	273	23
(75)	131	57	13,888	-0-	924	2,239	10,425	300	-0-	24
(06)	-0-	70	5,064	-0-	610	658	3,787	-0-	09	25
(68)	43	85	19,372	-0-	1,692	2,934	14,303	417	26	26
(87)	91	810	20,109	-0-	1,517	1,508	16,446	86	552	27
(39)	75	-0-	7,062	-0-	602	1,063	5,395	-0-	2	28
(216)	307	2,140	74,586	-0-	5,158	5,330	61,474	1,173	1,451	29
(163)	410	1,300	52,343	-0-	3,823	6,717	40,773	-0-	1,030	30
(53)	20	-0-	8,889	-0-	866	1,337	6,686	-0-	-0-	31
(246)	545	1,574	40,554	-0-	3,293	3,571	31,486	1,396	808	32
(33)	52	14	11,734	-0-	923	925	9,840	34	12	33
(87)	221	2,589	22,101	-0-	2,428	1,597	17,672	-0-	404	34
(102)	192	488	19,908	-0-	1,631	1,054	16,778	-0-	445	35
(76)	143	-0-	10,778	-0-	1,006	744	9,028	-0-	-0-	36
(90)	184	6	15,817	-0-	1,503	1,333	12,711	270	-0-	37
(39)	145	346	9,179	-0-	720	1,066	7,263	-0-	130	38
(37)	110	-0-	7,389	-0-	804	748	5,837	-0-	-0-	39
-0-	24	-0-	13,682	-0-	1,133	933	11,616	-0-	-0-	40
(80)	178	884	30,329	-0-	2,438	3,403	23,135	684	669	41
(101)	373	2	17,632	-0-	1,688	1,757	13,895	292	-0-	42
(2)	685	943	35,610	-0-	2,922	4,090	27,412	394	792	43
-0-	119	1,196	19,646	-0-	1,254	2,595	15,302	52	443	44
(179)	85	1,092	36,655	-0-	3,508	2,522	28,990	791	844	45
(112)	264	642	20,709	-0-	1,428	1,585	16,282	1,082	332	46
(55)	83	43	10,283	-0-	905	1,233	8,099	34	12	47
(520)	1,444	2,087	88,811	555	5,864	18,883	61,102	1,275	1,132	48
(7)	756	1,890	33,040	400	2,553	5,669	23,117	911	390	49
(68)	119	3	8,418	-0-	1,237	1,120	6,052	-0-	9	50
(61)	33	333	10,994	-0-	947	1,761	8,040	-0-	246	51
(82)	264	1,193	39,388	-0-	3,434	5,563	28,781	700	910	52
(119)	151	114	24,471	-0-	2,875	1,727	19,585	284	-0-	53
(20)	28	5	6,935	-0-	586	592	5,757	-0-	-0-	54
(215)	694	2,122	57,312	-0-	4,536	7,463	40,695	2,579	2,039	55
(132)	119	904	21,876	-0-	1,882	1,704	17,785	59	446	56
(76)	29	-0-	10,878	-0-	1,453	1,649	7,776	-0-	-0-	57
(38)	34	5	8,784	-0-	902	1,007	6,867	-0-	-0-	58
(211)	557	1,213	34,991	-0-	2,622	4,111	27,674	-0-	584	59
(32)	50	1	18,606	-0-	1,539	1,705	15,351	-0-	11	60
(53)	351	-0-	6,708	-0-	994	763	4,951	-0-	-0-	61
(87)	268	-0-	15,000	-0-	1,963	1,394	11,643	-0-	-0-	62
(160)	161	1,306	36,534	-0-	2,632	3,194	26,490	3,217	1,001	63
(166)	859	1,436	67,882	-0-	5,813	8,560	51,590	544	1,375	64
(585)	1,873	2,529	91,534	-0-	6,517	14,349	65,023	3,893	1,752	65

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)
66	Burt	Burt Savings Bank	243	3,105	65	3,620
67	Bussey	State Bank of Bussey	643	2,797	487	6,112
68	Calmar	Iowa State Bank	1,073	1,767	2,653	3,517
69	Camanche	Camanche State Bank	931	2,069	2,097	6,798
70	Cambridge	Cambridge State Bank	346	3,384	966	2,800
71	Cantril	State Savings Bank	893	1,294	1,575	9,901
72	Carlisle	Hartford-Carlisle Savings Bank	986	5,339	1,869	17,365
73	Carpenter	Carpenter Savings Bank	285	784	20	3,065
74	Carroll	Carroll County State Bank	2,537	11,532	5,479	18,554
75	Carroll	Commercial Savings Bank	1,988	21,359	4,618	22,684
76	Cascade	Cascade State Bank	641	4,385	1,733	14,658
77	Casey	Security State Bank	647	2,557	1,940	13,624
78	Cedar Falls	Cedar Falls Trust and Savings Bank	3,084	5,267	8,940	39,140
79	Cedar Falls	Midway Bank and Trust	1,802	5,914	3,490	17,485
80	Cedar Rapids	Brenton Bank & Trust Company	2,858	3,631	2,501	12,571
81	Cedar Rapids	First Trust and Savings Bank	5,991	7,887	7,021	30,853
82	Cedar Rapids	Guaranty Bank and Trust	1,702	12,889	5,503	20,034
83	Cedar Rapids	Massachusetts Fidelity Trust Company	91	-0-	255	-0-
84	Cedar Rapids	Peoples Bank and Trust	17,269	40,221	24,293	67,922
85	Cedar Rapids	United State Bank	4,033	2,432	7,611	27,883
86	Center Point	Iowa State Bank and Trust Company	411	2,913	145	2,401
87	Centerville	Iowa Trust and Savings Bank	3,333	21,744	10,103	28,057
88	Central City	City State Bank	352	4,068	1,747	8,133
89	Chariton	First State Bank	3,205	3,658	10,266	17,800
90	Charles City	Commercial Trust & Savings Bank	1,202	13,282	3,029	21,906
91	Charles City	First Security Bank and Trust Company	2,561	11,885	11,938	43,530
92	Charter Oak	Farmers State Bank	333	1,121	1,520	4,317
93	Cherokee	Central Trust and Savings Bank	635	5,184	789	6,445
94	Cherokee	Cherokee State Bank	2,852	20,672	7,042	25,740
95	Cherokee	The Steele State Bank	1,321	894	1,820	16,165
96	Churden	First State Bank	510	6,487	448	3,685
97	Clarence	The Clarence Savings Bank	5,059	1,672	2,559	13,053
98	Clarinda	Citizens State Bank	1,651	11,637	5,030	24,862
99	Clarinda	Page County Savings Bank	1,697	28,086	1,659	15,205
100	Clarion	Brenton Bank and Trust Company	3,819	3,690	4,176	16,176
101	Clarksville	Iowa State Bank	1,484	2,540	2,104	19,176
102	Clear Lake	Clear Lake Bank and Trust Company	3,243	4,096	9,781	29,465
103	Clear Lake	Community State Bank of Clear Lake	1,523	5,273	1,122	14,505
104	Cleghorn	Cleghorn State Bank	563	1,745	51	4,702
105	Climbing Hill	Climbing Hill Savings Bank	414	1,995	50	3,232
106	Clinton	Gateway State Bank	1,161	5,617	2,162	9,454
107	Clinton	Iowa State Savings Bank	1,656	11,621	8,067	21,640
108	Coggon	Linn County State Bank	435	4,984	7	3,213
109	Colesburg	Farmers Savings Bank	726	4,770	685	4,390
110	Collins	Exchange State Bank	381	5,024	267	3,597
111	Columbus Junction	Columbus Junction State Bank	1,220	2,855	3,568	26,346
112	Conrad	The First State Bank	1,531	2,745	3,048	9,454
113	Coon Rapids	Iowa Savings Bank	1,803	8,904	831	19,182
114	Coralville	unibank & Trust	1,242	6,358	2,339	10,236
115	Correctionville	Corn Belt State Bank	557	5,837	1,192	5,814
116	Corwith	Corwith State Bank	274	2,586	356	5,290
117	Corydon	The Citizens State Bank	1,934	7,295	5,155	19,041
118	Corydon	Corydon State Bank	864	10,036	1,704	11,517
119	Council Bluffs	Council Bluffs Savings Bank	9,675	24,408	29,937	81,748
120	Council Bluffs	State Bank & Trust	3,437	7,088	20,921	47,537
121	Crawfordsville	Peoples Savings Bank	360	1,910	459	1,890
122	Cresco	Cresco Union Savings Bank	1,967	10,211	8,785	23,888
123	Creston	Iowa State Savings Bank	2,698	7,674	7,256	29,692
124	Cylinder	Cylinder State Bank	685	3,422	2,616	6,663
125	Dallas Center	Brenton State Bank	3,772	8,594	6,945	27,787
126	Danbury	Farmers Savings Bank	385	3,105	214	4,020
127	Danville	Danville State Savings Bank	566	5,454	1,735	14,068
128	Davenport	Davenport Bank & Trust Company	36,179	249,775	109,013	178,632
129	Davenport	First Trust & Savings Bank	8,664	4,987	8,428	53,561
130	Davenport	Northwest Bank & Trust Company	30,002	42,997	5,320	81,635

SHOWING CONDITIONS AS OF JUNE 30, 1982

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben- tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis- counts	Other Liabi- lities	Guide No.
(34)	41	347	7,387	-0-	555	778	5,893	-0-	161	66
(52)	63	3	10,053	-0-	1,187	1,135	7,731	-0-	-0-	67
-0-	27	-0-	9,037	-0-	1,130	1,330	6,577	-0-	-0-	68
(57)	190	329	12,357	-0-	897	1,537	9,230	518	175	69
(42)	66	54	7,574	-0-	846	1,715	4,925	88	-0-	70
(24)	34	430	14,103	-0-	1,174	1,879	10,686	-0-	364	71
(50)	170	327	26,056	-0-	2,184	2,978	20,546	-0-	298	72
(7)	48	-0-	4,195	-0-	564	650	2,976	-0-	5	73
(51)	757	1,343	40,151	-0-	4,076	6,168	29,413	-0-	494	74
(15)	157	1,362	52,153	-0-	5,087	7,163	38,304	-0-	1,599	75
(139)	174	677	22,127	-0-	2,441	1,907	17,235	-0-	544	76
(133)	130	777	19,542	-0-	1,566	2,336	15,178	62	400	77
(178)	506	1,935	58,694	-0-	5,302	9,408	39,635	3,302	1,047	78
(102)	445	521	29,555	-0-	3,125	3,988	20,676	1,266	500	79
(86)	417	523	22,415	175	1,509	4,607	14,319	1,441	364	80
(398)	1,202	1,065	53,621	-0-	5,521	7,654	38,405	1,264	777	81
(125)	836	789	41,628	-0-	3,770	7,402	29,313	732	411	82
-0-	-0-	6	352	-0-	228	71	-0-	-0-	53	83
(462)	1,880	3,526	154,649	-0-	19,038	24,335	97,306	11,784	2,186	84
(307)	1,152	1,312	44,116	-0-	3,019	7,357	30,089	2,813	838	85
(23)	252	3	6,102	-0-	473	994	4,617	18	-0-	86
(100)	223	1,384	64,744	-0-	6,289	6,140	48,822	2,232	1,261	87
(36)	135	96	14,495	-0-	1,599	1,410	11,357	115	14	88
(191)	489	914	36,141	-0-	2,548	3,166	28,940	750	737	89
(301)	25	1,179	40,322	-0-	4,213	3,738	30,544	954	873	90
(414)	408	1,788	71,696	-0-	6,343	7,836	55,928	520	1,069	91
(42)	84	187	7,520	-0-	861	726	5,822	-0-	111	92
(59)	112	399	13,505	-0-	1,698	3,050	8,487	-0-	270	93
(236)	230	1,717	58,017	-0-	6,644	6,424	40,116	3,976	855	94
(131)	255	142	20,466	-0-	1,738	2,556	16,153	-0-	19	95
(35)	23	-0-	11,118	-0-	1,456	1,749	7,898	15	-0-	96
(115)	29	4	22,261	-0-	2,229	2,504	16,997	509	22	97
(256)	479	1,543	44,946	-0-	3,816	5,357	34,689	-0-	1,084	98
(264)	146	1,185	47,714	-0-	3,255	4,597	35,810	2,912	1,140	99
(108)	409	799	28,963	100	2,131	2,546	21,390	2,259	537	100
(16)	208	706	26,055	-0-	2,855	3,499	19,157	-0-	544	101
(2/5)	387	1,255	48,022	-0-	4,415	7,171	34,695	622	1,119	102
(61)	453	651	23,366	-0-	1,763	4,603	16,525	277	198	103
(59)	48	187	7,237	-0-	694	862	4,988	515	178	104
(15)	22	-0-	5,698	-0-	635	597	4,463	-0-	3	105
(41)	827	506	19,686	-0-	1,491	2,984	14,461	441	309	106
(267)	1,089	963	44,769	-0-	4,009	5,645	33,519	949	647	107
(27)	60	-0-	8,672	-0-	1,427	1,145	6,094	-0-	6	108
(43)	142	301	10,971	-0-	790	1,166	8,767	11	237	109
(53)	116	284	9,616	-0-	991	1,127	6,639	550	309	110
(161)	662	1,360	35,850	-0-	2,683	3,072	29,047	88	960	111
(98)	640	10	17,330	-0-	1,730	2,063	13,537	-0-	-0-	112
(203)	215	1,116	31,848	-0-	2,176	6,138	20,874	1,874	786	113
(97)	655	534	21,267	-0-	1,692	2,846	15,953	373	403	114
(49)	72	53	13,476	-0-	1,329	2,085	9,974	-0-	88	115
(19)	95	458	9,040	-0-	784	731	7,324	-0-	201	116
(343)	138	1,461	34,681	-0-	2,444	4,947	26,336	307	647	117
(57)	206	1,071	25,341	-0-	2,023	3,226	19,761	-0-	331	118
(1,108)	2,735	4,022	151,417	-0-	12,708	23,915	99,842	12,486	2,466	119
(470)	2,306	2,471	83,290	-0-	6,123	10,127	63,455	2,303	1,282	120
(34)	122	40	4,747	-0-	542	698	3,447	35	25	121
(327)	328	1,647	46,499	-0-	3,887	3,364	37,776	444	1,028	122
(116)	1,615	1,457	50,276	-0-	3,793	5,840	39,645	-0-	998	123
(67)	59	3	13,381	-0-	1,216	966	11,199	-0-	-0-	124
(123)	946	1,435	49,356	-0-	3,516	5,393	38,663	1,137	647	125
(36)	17	299	8,004	-0-	802	986	6,074	-0-	142	126
(4)	298	156	22,273	-0-	2,087	1,876	18,252	-0-	58	127
(1,861)	8,764	28,760	609,262	-0-	60,128	70,511	318,213	145,265	15,145	128
(300)	1,691	1,631	78,662	-0-	6,294	15,729	50,535	4,690	1,414	129
(785)	5,267	3,828	168,264	1,325	16,295	20,486	112,965	12,540	4,653	130

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)
131	Decorah	Decorah State Bank	3,603	7,726	12,524	46,295
132	Decorah	Security Bank & Trust Company	1,833	17,868	4,931	26,705
133	Defiance	Defiance State Bank	449	2,454	1,392	6,608
134	Delhi	Delhi Savings Bank	504	4,662	524	7,023
135	Denison	Crawford County Trust and Savings Bank	5,345	5,802	3,170	25,260
136	Denver	Denver Savings Bank	571	1,699	1,436	13,100
137	Des Moines	Bankers Trust Company	88,060	137,427	26,604	354,162
138	Des Moines	Hawkeye-Capital Bank and Trust	11,766	11,681	13,272	66,056
139	Des Moines	Hawkeye-West Bank & Trust	5,778	2,141	9,537	31,514
140	Des Moines	Iowa State Bank	3,434	20,855	9,225	14,949
141	DeWitt	DeWitt Bank and Trust Company	1,555	15,973	4,400	29,162
142	DeWitt	First Central State Bank	1,428	5,703	3,326	18,358
143	Diagonal	First State Bank	367	2,641	137	3,043
144	Dike	Iowa Savings Bank	738	7,738	1,694	7,399
145	Donnellson	Citizens State Bank	513	1,956	494	12,056
146	Douds	Farmers & Traders Savings Bank	150	2,954	-0-	2,248
147	Dows	Farmers State Bank of Dows	406	6,188	1,702	6,260
148	Dubuque	American Trust & Savings Bank	15,065	36,063	24,459	98,994
149	Dubuque	Dubuque Bank & Trust Company	9,561	61,709	13,793	104,054
150	Dubuque	Key City Bank & Trust Company	1,696	2,932	4,992	17,603
151	Dumont	State Bank of Dumont	880	712	1,691	6,661
152	Dunlap	Dunlap Savings Bank	1,276	2,155	4,540	11,795
153	Durant	Liberty Trust and Savings Bank	1,492	10,381	4,765	23,709
154	Dyersville	Fidelity Bank & Trust	717	10,798	2,692	17,003
155	Dysart	Dysart State Bank	596	1,952	3,040	11,084
156	Eagle Grove	Brenton State Bank	1,974	3,118	1,551	12,681
157	Eagle Grove	Security Savings Bank	1,351	11,692	2,485	24,174
158	Earlham	Earlham Savings Bank	692	6,299	3,945	16,623
159	Earling	Farmers Trust & Savings Bank	335	4,963	614	7,215
160	Earlville	The State Bank of Earlville	421	4,783	330	5,166
161	Early	Early Savings Bank	1,251	2,785	1,762	9,363
162	Edgewood	Community Savings Bank	627	4,945	3,232	10,608
163	Eldora	Hardin County Savings Bank	1,568	11,815	6,626	26,401
164	Eldora	Hawkeye Bank & Trust	1,785	2,632	3,054	9,705
165	Eldridge	Central Trust & Savings Bank	2,835	6,334	6,011	35,800
166	Elgin	Elgin State Bank	741	3,299	1,662	8,807
167	Elkader	Central State Bank	1,795	8,226	8,239	13,998
168	Elkader	Peoples State Bank	1,534	4,956	2,214	7,174
169	Elma	Peoples Savings Bank	548	4,243	2,660	8,535
170	Emerson	Emerson State Bank	377	1,616	788	6,421
171	Emmetsburg	Iowa Trust & Savings Bank	2,126	5,295	7,720	19,373
172	Emmetsburg	Palo Alto County State Bank	3,626	10,552	6,511	22,880
173	Estherville	Emmet County State Bank	1,648	20,397	7,754	33,080
174	Estherville	United Central Bank & Trust Co. of Estherville	1,788	8,138	5,961	26,744
175	Evansdale	Evansdale State Bank	491	1,640	870	5,474
176	Everly	Everly State Bank	599	1,217	2,640	10,080
177	Exira	Exchange State Bank	571	5,586	4,325	11,795
178	Fairbank	Fairbank State Bank	575	2,247	1,033	6,839
179	Fairfax	Fairfax State Savings Bank	1,205	8,382	3,986	12,627
180	Fairfield	Iowa State Bank and Trust Company	2,461	2,514	6,057	30,735
181	Farley	Farley State Bank	867	2,814	2,900	15,907
182	Farnhamville	Security Savings Bank	404	1,731	1,995	7,307
183	Fayette	State Bank of Fayette	367	1,932	349	5,287
184	Forest City	Forest City Bank & Trust Company	859	10,396	2,727	14,922
185	Forest City	Manufacturers Bank & Trust Company	1,233	18,068	1,022	19,419
186	Fort Dodge	The State Bank	3,287	13,854	38,554	67,551
187	Fort Dodge	United Central Bank & Trust Co. of Fort Dodge	10,756	23,344	17,991	70,775
188	Fort Madison	Fort Madison Bank & Trust Company	10,354	3,337	4,564	27,822
189	Fort Madison	Iowa State Bank	1,610	4,553	1,157	15,290
190	Fort Madison	Lee County Savings Bank	2,207	8,275	3,721	26,712
191	Fostoria	Farmers Savings Bank	687	2,837	1,691	8,330
192	Fredericksburg	First State Bank	961	4,892	2,087	10,904
193	Frederika	Farmers Savings Bank	338	1,111	1,936	4,356
194	Fremont	Farmers Savings Bank	999	8,275	3,211	8,056
195	Galva	First Trust and Savings Bank	205	865	1,474	6,978

SHOWING CONDITIONS AS OF JUNE 30, 1982

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben- tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis- counts	Other Liabi- lities	Guide No.
(548)	945	2,647	73,192	-0-	5,535	7,585	55,554	3,156	1,362	131
(235)	608	1,547	53,257	50	3,859	5,673	39,972	2,698	1,005	132
(69)	181	39	11,054	-0-	1,004	856	9,194	-0-	-0-	133
(30)	115	536	13,334	-0-	1,118	1,550	10,212	185	269	134
(75)	418	1,517	41,437	-0-	3,346	4,273	33,228	80	510	135
(81)	131	507	17,363	-0-	1,512	1,806	13,687	-0-	358	136
(2,767)	6,313	18,621	628,420	10,000	28,709	146,617	286,153	145,526	11,415	137
(610)	1,711	1,959	105,835	-0-	7,235	15,850	65,099	16,361	1,270	138
(345)	1,450	1,409	51,484	-0-	4,059	14,845	30,550	1,030	1,000	139
(361)	837	1,253	50,192	-0-	7,592	8,614	32,418	825	743	140
(180)	605	1,591	53,106	-0-	4,226	5,456	42,026	235	1,163	141
(99)	301	750	29,767	-0-	2,076	3,506	23,081	348	756	142
(50)	40	4	6,182	-0-	673	934	4,575	-0-	-0-	143
(130)	71	11	17,521	-0-	2,529	2,067	12,925	-0-	-0-	144
(75)	65	747	15,756	-0-	1,170	1,905	12,420	-0-	261	145
(54)	65	1	5,364	-0-	464	448	4,446	-0-	6	146
(39)	99	1	14,617	-0-	1,396	1,304	11,556	361	-0-	147
(1,195)	2,382	4,289	180,057	700	13,843	28,630	110,347	23,146	3,391	148
(751)	1,308	5,549	195,223	573	13,700	25,585	127,129	23,010	5,226	149
(169)	745	465	28,264	-0-	2,467	4,695	19,989	631	482	150
(63)	48	20	9,949	-0-	1,227	1,960	6,762	-0-	-0-	151
(51)	488	-0-	20,203	-0-	2,652	3,319	14,196	-0-	36	152
(129)	477	1,240	41,935	-0-	3,840	4,455	32,320	127	1,193	153
(167)	298	889	32,230	-0-	2,499	2,706	25,784	579	662	154
(2)	171	45	16,886	-0-	1,232	1,939	13,648	67	-0-	155
(98)	258	579	20,063	175	1,261	2,076	14,401	1,679	471	156
(132)	196	1,696	41,462	-0-	3,237	3,055	33,592	739	839	157
(164)	352	683	28,430	-0-	3,529	1,837	22,333	-0-	731	158
(21)	92	1	13,139	-0-	1,160	1,223	10,720	-0-	36	159
(13)	60	-0-	10,747	-0-	820	743	9,153	27	4	160
(105)	192	162	15,410	-0-	1,522	3,089	10,750	29	20	161
(98)	136	628	20,078	-0-	2,046	2,376	14,830	351	475	162
(166)	367	1,269	47,880	-0-	4,558	5,238	35,684	1,361	1,039	163
(92)	119	625	17,828	-0-	1,237	3,708	11,944	498	441	164
(362)	813	1,821	53,282	-0-	4,381	4,870	41,798	1,076	1,157	165
(46)	68	542	15,073	-0-	1,250	1,766	11,800	-0-	257	166
(127)	150	750	33,031	-0-	3,241	3,121	25,978	73	618	167
(57)	277	349	16,447	-0-	1,282	1,359	12,534	934	338	168
(100)	229	522	16,637	-0-	1,253	1,626	13,194	146	418	169
(56)	43	37	9,226	-0-	874	1,159	7,163	-0-	30	170
(160)	300	950	35,604	-0-	2,957	3,535	27,376	977	759	171
(194)	193	1,435	45,003	-0-	3,334	4,850	34,839	838	1,142	172
(42)	228	2,415	65,480	-0-	6,192	4,881	50,092	2,900	1,415	173
(149)	683	1,691	44,856	-0-	2,876	4,898	35,090	1,477	515	174
(36)	515	163	9,117	-0-	971	1,460	6,309	268	109	175
(42)	294	473	15,261	-0-	1,440	1,519	11,754	-0-	548	176
(122)	406	35	22,596	-0-	1,772	2,163	18,661	-0-	-0-	177
(62)	169	1	10,802	-0-	1,029	1,039	8,734	-0-	-0-	178
(75)	118	7	26,250	-0-	2,578	2,207	21,168	192	105	179
(140)	305	869	42,801	-0-	3,662	9,881	28,382	-0-	876	180
(169)	533	454	23,306	-0-	1,712	2,335	18,785	-0-	474	181
(61)	62	3	11,441	-0-	1,758	1,954	7,609	120	-0-	182
(60)	37	216	8,128	-0-	568	1,411	5,867	98	184	183
(118)	448	1,488	30,722	-0-	2,410	3,410	23,514	10	1,378	184
(86)	545	1,006	41,207	-0-	2,840	3,917	27,982	5,820	578	185
(930)	1,758	4,635	128,709	-0-	10,417	10,772	99,412	2,849	5,259	186
(650)	1,435	4,440	128,091	-0-	9,541	18,244	85,138	12,501	2,667	187
(227)	821	918	47,589	-0-	3,400	5,298	37,795	189	907	188
(39)	307	489	23,367	-0-	1,660	2,826	18,497	-0-	384	189
(182)	473	1,325	42,531	-0-	3,249	5,001	33,325	119	837	190
(37)	54	57	13,619	-0-	1,897	1,252	10,270	193	7	191
(55)	94	636	19,519	-0-	1,826	1,962	13,351	1,988	392	192
(50)	15	-0-	7,706	-0-	726	1,357	5,473	150	-0-	193
(140)	294	562	21,257	-0-	2,427	2,061	16,240	32	497	194
(26)	80	228	9,804	-0-	1,116	919	7,561	-0-	208	195

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)
196	Garnaville	The Garnaville Savings Bank	692	4,196	933	7,586
197	Garwin	Farmers Savings Bank	266	1,038	1,176	4,273
198	George	George State Bank	907	4,199	4,618	14,332
199	Gibson	Gibson Savings Bank	612	5,359	1,975	10,475
200	Gilbertville	Gilbertville Savings Bank	446	4,227	4,565	7,806
201	Gilman	Citizens Savings Bank	457	4,845	1,530	6,504
202	Glenwood	Glenwood State Bank	5,976	15,500	1,646	14,780
203	Glenwood	Mills County State Bank	325	3,777	427	5,541
204	Goldfield	Goldfield State Bank	856	4,414	407	7,161
205	Gowrie	The First State Bank of Gowrie	457	4,091	1,208	6,737
206	Graettinger	Graettinger State Bank	439	3,075	3,087	6,738
207	Grafton	Farmers State Bank	658	90	25	3,330
208	Grand Junction	Peoples Trust and Savings Bank	625	7,594	786	4,323
209	Greene	First State Bank	1,054	8,148	4,664	9,690
210	Greenfield	Union State Bank	1,108	2,686	-0-	8,250
211	Greenfield	United Central Bank & Trust Co. of Greenfield	1,214	9,075	2,872	13,125
212	Green Mountain	Producers Savings Bank	442	5,074	550	3,615
213	Grinnell	Grinnell State Bank	1,108	4,931	7,031	12,869
214	Griswold	Griswold State Bank	1,696	650	2,371	7,320
215	Grundy Center	Farmers Savings Bank	2,629	4,303	5,868	16,325
216	Guthrie Center	Guthrie County State Bank	1,510	8,000	3,280	15,480
217	Guttenberg	Security State Bank	1,491	9,259	2,006	11,588
218	Halbur	Farmers Savings Bank	476	4,413	-0-	2,442
219	Hamburg	Iowa State Bank	825	4,352	5,965	12,386
220	Hampton	Hampton State Bank	1,158	7,342	7,435	18,037
221	Harlan	The Shelby County State Bank	1,938	12,672	6,474	26,675
222	Hartley	Security State Bank	1,062	7,904	2,197	10,739
223	Hartwick	Hartwick State Bank	371	4,875	-0-	5,394
224	Hawarden	Farmers State Bank	2,049	1,795	2,345	19,315
225	Hawarden	First State Bank	812	4,799	650	6,177
226	Hawkeye	Citizens Savings Bank	228	3,619	158	4,691
227	Hayesville	Hayesville Savings Bank	916	7,656	6,087	25,466
228	Hedrick	Hedrick Savings Bank	443	2,606	1,803	6,087
229	Hills	Hills Bank and Trust Company	4,880	21,181	15,234	51,965
230	Holstein	Holstein State Bank	794	3,394	5,873	16,997
231	Hopkinton	Citizens State Bank	539	3,393	1,405	10,106
232	Hornick	State Savings Bank	435	525	39	3,287
233	Hubbard	Security State Bank	535	4,048	2,904	7,710
234	Hudson	Hudson State Bank	730	4,284	1,181	5,097
235	Hull	Iowa State Bank	787	899	2,278	7,717
236	Humboldt	Humboldt Trust and Savings Bank	1,967	13,057	3,824	37,159
237	Humboldt	Hawkeys Bank & Trust	5,575	10,527	3,643	30,731
238	Ida Grove	First State Bank	645	2,264	356	12,927
239	Ida Grove	Ida County State Bank	2,847	6,416	3,475	44,686
240	Independence	Farmers State Savings Bank	2,674	4,578	12,737	35,115
241	Independence	Security State Bank	1,541	11,826	6,896	22,777
242	Indianola	Peoples Trust & Savings Bank	19,591	10,981	16,538	54,274
243	Indianola	Warren County Brenton Bank & Trust	1,353	2,384	3,760	20,038
244	Inwood	Inwood State Bank	524	1,601	433	2,319
245	Iowa City	Hawkeye State Bank	2,105	877	1,846	19,444
246	Iowa City	Iowa State Bank and Trust Company	13,056	26,310	15,170	74,559
247	Iowa Falls	Citizens State Bank	2,786	6,611	3,226	42,071
248	Iowa Falls	Iowa Falls State Bank	1,153	12,021	4,322	13,714
249	Ireton	Security Savings Bank	961	3,005	570	11,245
250	Irwin	Farmers Savings Bank	235	1,450	944	7,001
251	Jefferson	Brenton State Bank of Jefferson	3,812	9,477	7,460	28,225
252	Jefferson	Home State Bank	1,810	14,315	2,698	36,119
253	Jesup	Farmers State Bank	966	2,239	1,518	19,347
254	Jewell	Farmers State Bank	902	3,097	2,712	16,592
255	Joice	The Farmers Savings Bank	364	676	966	3,562
256	Kalona	Farmers Savings Bank	1,524	3,808	4,200	19,490
257	Kalona	United Central Bank & Trust Co. of Kalona	599	5,295	2,135	16,977
258	Kanawha	Farmers State Bank	767	1,916	3,222	13,030
259	Kellogg	Kellogg-Sully Bank and Trust	994	8,654	3,052	20,138
260	Keokuk	Keokuk Savings Bank and Trust Company	2,020	10,447	2,541	25,282

SHOWING CONDITIONS AS OF JUNE 30, 1982

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
(133)	223	32	13,529	-0-	1,452	1,733	10,294	50	-0-	196
(36)	82	128	6,927	-0-	825	481	5,505	-0-	116	197
(90)	57	68	23,991	-0-	2,454	2,368	18,799	347	23	198
(80)	140	542	19,023	-0-	1,543	1,665	15,257	89	469	199
(29)	104	18	17,137	-0-	1,578	1,776	13,730	53	-0-	200
(76)	276	368	13,904	-0-	1,058	1,650	10,869	99	228	201
(243)	3	-0-	37,662	-0-	5,116	10,027	22,436	83	-0-	202
(58)	232	297	10,541	-0-	763	1,975	7,556	30	217	203
(36)	301	437	13,540	-0-	1,041	1,418	10,735	-0-	346	204
(35)	2	89	12,549	-0-	1,462	1,728	9,347	-0-	12	205
(59)	48	612	13,940	-0-	1,133	1,585	10,890	28	304	206
-0-	9	16	4,128	-0-	568	691	2,869	-0-	-0-	207
(21)	36	77	13,420	-0-	1,241	1,330	10,385	410	54	208
(47)	47	69	23,625	-0-	1,888	2,914	18,791	-0-	32	209
(85)	309	88	12,356	-0-	1,025	1,010	10,321	-0-	-0-	210
(132)	516	831	27,501	-0-	2,143	3,187	21,472	-0-	699	211
(23)	224	19	9,901	-0-	933	1,067	7,885	-0-	16	212
(59)	233	515	26,628	-0-	3,302	3,512	19,004	333	477	213
(44)	355	384	12,732	-0-	1,355	1,245	9,880	-0-	244	214
(175)	107	976	30,033	-0-	2,134	4,895	21,965	380	659	215
(90)	247	600	29,027	-0-	2,879	2,429	22,402	745	572	216
(90)	383	-0-	24,637	-0-	2,497	3,076	19,064	-0-	-0-	217
(9)	24	-0-	7,346	-0-	739	845	5,745	-0-	17	218
(139)	51	658	24,098	-0-	2,450	3,903	17,325	-0-	420	219
(93)	358	875	35,112	-0-	2,800	3,294	26,761	1,809	448	220
(214)	433	1,698	49,676	-0-	5,164	4,752	38,592	-0-	1,168	221
(121)	342	831	22,954	-0-	1,911	1,679	17,949	882	533	222
(44)	26	-0-	10,622	-0-	904	1,095	8,598	15	10	223
(223)	143	995	26,419	-0-	2,145	2,270	21,118	189	697	224
(84)	184	457	12,995	-0-	940	963	10,900	-0-	192	225
(40)	11	-0-	8,667	-0-	983	910	6,700	74	-0-	226
(207)	235	1,438	41,591	-0-	4,792	2,115	33,074	478	1,132	227
(4)	58	47	11,040	-0-	1,014	838	9,188	-0-	-0-	228
(447)	543	3,257	96,613	-0-	7,436	7,572	79,171	301	2,133	229
(64)	79	669	27,742	-0-	2,280	2,866	21,829	155	612	230
(141)	315	7	15,624	-0-	1,695	3,058	10,836	35	-0-	231
(6)	34	184	4,498	75	335	708	3,252	28	100	232
(52)	57	385	15,587	-0-	1,764	1,918	11,610	-0-	295	233
(51)	96	6	11,343	-0-	1,141	1,352	8,850	-0-	-0-	234
(64)	336	-0-	11,953	-0-	1,062	2,157	8,734	-0-	-0-	235
(394)	407	1,549	57,569	-0-	4,637	5,445	45,349	1,097	1,041	236
(381)	2,597	1,829	54,521	-0-	3,086	4,143	43,463	2,739	1,091	237
(83)	371	478	16,958	-0-	1,245	2,343	11,680	1,377	313	238
(499)	379	2,507	59,811	-0-	5,011	5,348	44,659	2,785	2,008	239
(226)	258	1,540	56,676	-0-	6,078	6,665	39,894	2,822	1,217	240
(77)	96	1,928	44,987	-0-	4,328	5,077	34,184	268	1,130	241
(327)	1,043	3,365	105,465	-0-	10,320	10,161	80,434	2,429	2,121	242
(110)	277	1,158	28,860	200	1,918	3,655	21,455	980	652	243
(19)	12	634	5,504	-0-	479	644	4,174	100	107	244
(164)	1,199	576	25,883	-0-	1,816	3,992	19,549	-0-	526	245
(762)	2,267	4,155	134,455	-0-	11,051	23,040	90,643	7,130	2,591	246
(441)	448	2,175	56,877	-0-	4,777	8,479	39,178	2,896	1,547	247
(117)	160	922	32,175	-0-	2,645	2,900	25,027	861	742	248
(117)	85	1	15,750	-0-	1,458	1,827	12,373	-0-	92	249
(68)	164	3	9,729	-0-	773	1,122	7,834	-0-	-0-	250
(140)	792	1,964	51,590	-0-	3,877	2,859	41,351	2,427	1,076	251
(257)	213	2,205	57,103	-0-	4,585	3,496	42,590	5,329	1,103	252
(118)	759	836	25,547	-0-	1,537	2,271	19,779	1,451	509	253
(23)	214	1,090	24,584	-0-	2,158	2,264	17,855	1,616	691	254
(32)	19	4	5,559	-0-	569	848	4,142	-0-	-0-	255
(74)	975	824	30,747	-0-	2,482	3,312	24,329	-0-	624	256
(171)	384	747	25,966	-0-	2,225	2,578	20,448	75	640	257
(49)	69	908	19,863	150	1,507	1,869	15,925	119	293	258
(33)	683	977	34,465	-0-	2,514	3,663	26,583	721	984	259
(161)	532	939	41,600	-0-	2,933	5,972	31,880	-0-	815	260

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)
261	Keokuk	Security State Bank	3,286	10,202	3,601	20,129
262	Keokuk	The State Central Savings Bank	2,736	18,986	7,686	36,536
263	Keosauqua	Farmers State Bank	1,343	3,057	4,003	19,288
264	Keota	Farmers Savings Bank	999	5,505	1,975	10,406
265	Keystone	Keystone Savings Bank	2,692	6,758	2,165	7,749
266	Kingsley	Kingsley State Bank	962	5,139	3,335	16,352
267	Knoxville	Iowa State Savings Bank	2,092	13,802	4,988	21,621
268	Lake City	Lake City State Bank	789	3,624	4,538	12,191
269	Lake Mills	Farmers & Merchants State Bank	2,543	3,993	7,391	13,007
270	Lake Park	Security State Bank	419	8,217	2,026	7,903
271	Lake View	Farmers State Bank	1,036	3,651	276	9,565
272	Lamoni	State Bank of Lamoni	1,414	1,587	1,190	9,386
273	Lansing	Kerndt Brothers Savings Bank	1,401	8,144	4,008	15,787
274	LaPorte City	LaPorte City State Bank	893	6,550	2,499	5,769
275	Larchwood	Security Savings Bank	570	1,692	1,365	9,156
276	Latimer	Latimer Bank & Trust	622	4,238	1,957	13,685
277	Laurens	Laurens State Bank	728	7,410	5,628	18,036
278	Lawler	State Bank of Lawler	873	8,509	5,015	12,531
279	LeClaire	LeClaire State Bank	821	8,736	983	5,289
280	Ledyard	State Bank of Ledyard	456	4,135	817	8,793
281	Leighton	Farmers Savings Bank	503	1,549	1,490	8,267
282	LeMars	LeMars Savings Bank	3,031	16,776	9,959	30,047
283	Leon	The Decatur County State Bank	1,004	4,223	6,957	19,987
284	Libertyville	Libertyville Savings Bank	307	4,946	2,231	7,290
285	Lime Springs	Exchange State Bank	364	2,398	285	4,065
286	Lisbon	Lisbon Bank & Trust Company	349	3,044	194	4,188
287	Livermore	Livermore State Bank	437	1,607	15	6,641
288	Lohrville	Lohrville Savings Bank	671	3,514	1,011	5,868
289	Lone Tree	The Farmers and Merchants Savings Bank	1,887	2,596	4,283	20,402
290	Lowden	American Trust and Savings Bank	559	6,499	2,663	11,069
291	Luana	Luana Savings Bank	516	5,941	2,211	9,715
292	Lynnville	First State Bank	676	3,638	582	6,850
293	Lytton	Lytton Savings Bank	619	2,699	75	5,238
294	Madrid	City State Bank	684	4,347	1,797	9,638
295	Malvern	Malvern Trust & Savings Bank	849	3,500	2,098	9,948
296	Manchester	Farmers & Merchants Savings Bank	3,693	7,947	1,671	14,273
297	Manchester	First State Bank	1,191	8,417	4,006	22,544
298	Manilla	Manilla State Bank	421	4,099	1,245	4,787
299	Manly	First State Bank	995	10,603	3,146	14,617
300	Manning	Manning Trust and Savings Bank	299	1,047	761	5,632
301	Manson	Manson State Bank	425	3,932	1,795	9,354
302	Mapleton	First State Bank	896	3,446	2,167	14,473
303	Mapleton	Mapleton Trust and Savings Bank	982	6,858	5,585	13,858
304	Maquoketa	Jackson State Bank and Trust Company	3,566	12,445	11,426	41,140
305	Maquoketa	Maquoketa State Bank	2,433	11,470	11,373	49,796
306	Marathon	The Citizens State Bank	3,072	1,300	100	1,817
307	Marcus	The Farmers State Bank	791	7,133	1,727	10,363
308	Marengo	United Central Bank & Trust Co. of Marengo	883	8,876	6,718	17,234
309	Marion	Farmers State Bank	3,043	18,846	10,998	59,143
310	Marshalltown	Commercial State Bank	4,667	6,035	9,210	29,321
311	Marshalltown	Fidelity Brenton Bank & Trust Company	5,893	12,866	9,515	50,029
312	Marshalltown	Security Savings Bank	14,163	23,827	20,595	61,081
313	Martelle	Farmers Savings Bank	453	2,375	591	4,849
314	Mason City	American State Bank	2,820	3,084	4,920	13,721
315	Mason City	United Central Bank & Trust Co. of Mason City	4,436	24,181	11,800	73,320
316	Massena	Farmers Savings Bank	584	2,399	231	11,107
317	Maxwell	Maxwell State Bank	324	4,877	133	3,743
318	Maynard	Maynard Savings Bank	537	3,514	1,139	6,640
319	McGregor	First State Savings Bank	339	1,269	269	4,781
320	Mechanicsville	The Mechanicsville Trust and Savings Bank	611	7,421	1,913	10,463
321	Mediapolis	Mediapolis Savings Bank	736	11,541	2,948	13,175
322	Melbourne	Melbourne Savings Bank	601	2,242	3,952	11,073
323	Melvin	Melvin Savings Bank	821	3,232	1,826	7,206
324	Merrill	Farmers State Bank	743	5,596	742	5,698
325	Miles	Miles Savings Bank	328	4,810	610	8,482

SHOWING CONDITIONS AS OF JUNE 30, 1982

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben- tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis- counts	Other Liabili- ties	Guide No.
(150)	383	917	38,368	500	2,314	5,153	29,188	400	813	261
(200)	951	1,095	67,790	-0-	5,907	9,750	50,704	-0-	1,429	262
(288)	115	1,056	28,574	-0-	2,681	2,863	22,252	-0-	778	263
(110)	212	7	18,994	-0-	1,774	2,757	14,463	-0-	-0-	264
(40)	153	-0-	19,477	-0-	1,763	2,292	15,380	-0-	42	265
(179)	103	-0-	25,712	-0-	2,813	2,661	20,238	-0-	-0-	266
(103)	404	1,316	44,120	-0-	3,050	5,008	35,202	-0-	860	267
(82)	166	763	21,989	-0-	1,558	2,187	17,294	400	550	268
(127)	238	813	27,858	-0-	2,090	2,094	22,672	454	548	269
(89)	90	638	19,204	-0-	1,533	1,364	15,908	-0-	399	270
(69)	66	434	14,959	-0-	1,205	1,374	11,547	482	351	271
(16)	109	391	14,061	-0-	1,199	2,882	9,714	-0-	266	272
(174)	110	567	29,843	-0-	2,805	2,791	23,269	239	739	273
(75)	42	454	16,132	-0-	1,328	1,662	12,851	77	214	274
(84)	184	431	13,314	-0-	1,629	941	10,160	228	356	275
(136)	176	777	21,319	-0-	1,519	1,590	16,323	1,535	352	276
(93)	222	1,142	33,073	-0-	3,108	2,589	24,813	1,705	858	277
(143)	107	796	27,682	-0-	1,952	1,862	21,544	1,835	489	278
(44)	181	280	14,246	-0-	1,314	1,228	11,154	254	296	279
(84)	146	11	14,274	-0-	1,044	1,337	11,823	70	-0-	280
(10)	86	51	11,936	-0-	1,475	1,262	9,176	-0-	23	281
(405)	366	1,560	61,334	-0-	7,733	6,520	45,006	538	1,537	282
(121)	185	1,328	33,563	-0-	2,520	4,290	25,674	300	779	283
(59)	171	4	14,890	-0-	1,050	1,098	12,738	-0-	4	284
(36)	222	209	7,507	-0-	637	738	5,992	-0-	140	285
(51)	108	300	8,132	-0-	706	728	6,179	371	148	286
(30)	20	19	8,709	-0-	828	1,243	6,580	58	-0-	287
(59)	11	-0-	11,016	-0-	1,801	1,577	7,584	54	-0-	288
(76)	451	792	30,335	-0-	2,545	2,444	24,353	292	701	289
(100)	173	74	20,937	-0-	2,282	1,397	17,141	117	-0-	290
(110)	62	9	18,344	-0-	1,758	1,529	15,057	-0-	-0-	291
(66)	289	2	11,971	-0-	1,240	1,374	9,357	-0-	-0-	292
(56)	180	316	9,071	-0-	780	657	7,215	155	264	293
(32)	70	164	16,668	-0-	1,854	1,640	13,111	-0-	63	294
(33)	288	2	16,652	-0-	2,342	2,622	11,688	-0-	-0-	295
(62)	490	1,446	29,458	-0-	2,504	2,651	22,428	972	903	296
(225)	866	1,135	37,934	-0-	3,472	4,568	27,442	1,643	809	297
(31)	203	93	10,817	-0-	1,008	978	8,831	-0-	-0-	298
(81)	421	1,037	30,738	-0-	2,527	2,783	22,892	2,107	429	299
(10)	19	580	8,328	-0-	618	961	6,497	190	62	300
(10)	136	52	15,684	-0-	1,959	2,032	11,647	-0-	46	301
(71)	226	673	21,810	-0-	1,659	2,267	17,322	-0-	562	302
(117)	182	932	28,280	-0-	2,864	2,630	22,179	-0-	607	303
(259)	1,311	2,874	72,503	-0-	5,367	4,594	58,588	1,500	2,089	304
(150)	705	2,318	77,945	832	5,574	5,463	61,504	2,767	1,805	305
(4)	143	5	6,433	-0-	948	910	4,575	-0-	-0-	306
(121)	81	550	20,524	-0-	1,910	2,014	16,079	-0-	521	307
(176)	136	855	34,526	-0-	2,775	2,785	27,563	700	703	308
(302)	1,907	2,145	95,780	250	7,668	13,414	70,084	2,818	1,546	309
(256)	1,862	1,235	51,874	-0-	3,818	7,982	36,700	2,432	942	310
(277)	1,593	2,127	81,746	-0-	5,806	10,041	56,117	8,731	1,051	311
(603)	1,776	2,865	123,704	-0-	10,517	14,596	91,314	4,890	2,387	312
(40)	50	2	8,280	-0-	982	453	6,778	20	47	313
(134)	575	546	25,532	-0-	1,791	3,718	18,708	877	438	314
(640)	3,121	3,480	119,698	-0-	8,305	14,322	83,149	10,352	3,570	315
(138)	26	28	14,237	-0-	979	1,185	12,031	42	-0-	316
(40)	19	9	9,065	-0-	711	765	7,089	500	-0-	317
(56)	48	-0-	11,822	-0-	1,328	1,331	9,163	-0-	-0-	318
(1)	29	94	6,780	-0-	708	1,635	4,437	-0-	6,780	319
(67)	514	21	20,876	-0-	1,783	1,707	17,362	-0-	24	320
(71)	50	703	29,082	-0-	3,085	3,019	21,993	247	738	321
(41)	108	974	18,909	-0-	1,965	1,962	14,368	-0-	614	322
(87)	96	-0-	13,064	-0-	1,987	1,341	9,735	-0-	1	323
(58)	158	-0-	12,879	-0-	1,682	2,234	8,956	-0-	7	324
(95)	85	379	14,599	-0-	1,024	1,431	11,017	788	339	325

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)
326	Milford	Dickinson County Savings Bank	725	7,897	1,631	9,977
327	Mineola	Mineola State Bank	174	1,757	269	4,127
328	Mingo	Mingo Trust and Savings Bank	318	1,307	650	6,455
329	Missouri Valley	Peoples State Bank	1,007	4,544	3,218	9,481
330	Mitchellville	Farmers Savings Bank	1,291	6,248	633	6,087
331	Mondamin	Mondamin Savings Bank	686	3,276	73	1,677
332	Monona	Union State Bank	512	6,258	2,931	8,579
333	Monroe	Monroe State Bank	1,752	2,179	457	4,307
334	Montezuma	Montezuma State Bank	433	5,099	2,692	10,842
335	Montezuma	Peoples Savings Bank	613	3,590	1,123	8,486
336	Monticello	Monticello State Bank	3,425	33,641	18,392	55,294
337	Moorhead	Moorhead State Bank	277	1,203	96	4,578
338	Morning Sun	Iowa State Bank	1,116	4,634	945	9,699
339	Mount Auburn	Mount Auburn Savings Bank	360	2,958	248	3,613
340	Mount Ayr	Security State Bank	2,207	5,460	5,647	20,827
341	Mount Ayr	Tingley State Savings Bank	611	3,019	942	11,687
342	Mount Pleasant	Henry County Savings Bank	4,445	13,479	6,928	27,771
343	Mount Pleasant	Mt. Pleasant Bank and Trust Company	2,384	3,603	1,751	19,931
344	Mount Vernon	Mount Vernon Bank and Trust Company	1,310	6,321	2,646	13,857
345	Moville	The First Trust & Savings Bank of Moville	1,182	10,586	1,938	9,810
346	Muscatine	Central State Bank	21,023	33,665	15,568	50,326
347	Nashua	First Nashua State Bank	2,665	10,705	1,973	9,186
348	Neola	Farmers & Merchants State Bank	671	3,906	2,124	11,124
349	Nevada	State Bank & Trust Company	2,742	8,306	7,802	14,854
350	New Albin	New Albin Savings Bank	323	4,331	1,456	7,229
351	New Hampton	Security State Bank	1,134	13,532	3,809	12,051
352	New Sharon	Taintor Savings Bank	742	3,135	3,782	12,838
353	Newton	Jasper County Savings Bank	7,425	11,266	22,151	55,067
354	New Vienna	New Vienna Savings Bank	467	3,268	1,056	5,108
355	Nora Springs	First State Bank	1,840	1,797	1,846	9,184
356	North English	Farmers Savings Bank	420	1,134	447	7,227
357	Northwood	Northwood State Bank	959	4,653	4,640	17,252
358	Norwalk	Norwalk - Cumming State Bank	757	1,852	1,854	6,965
359	Norway	Benton County Savings Bank	977	1,546	245	7,068
360	Oakland	Citizens State Bank	1,084	1,842	5,740	17,267
361	Oakland	Oakland Savings Bank	1,208	2,099	2,701	18,261
362	Ocheyedan	Ocheyedan Savings Bank	693	2,799	1,789	6,469
363	Odebolt	Odebolt State Bank	395	7,115	166	2,267
364	Odebolt	Peoples State Bank	486	1,848	334	8,079
365	Oelwein	Oelwein State Bank	1,964	8,495	8,446	33,031
366	Ogden	City State Bank	1,009	10,666	3,804	11,305
367	Onawa	Onawa State Bank	1,935	5,474	4,795	31,206
368	Onslow	Onslow Savings Bank	344	1,020	604	6,708
369	Orange City	Northwestern State Bank of Orange City	2,348	6,783	5,162	34,346
370	Orange City	Sioux County State Bank	456	2,753	1,642	9,143
371	Osage	The Home Trust and Savings Bank	1,238	18,163	4,006	12,179
372	Osceola	Clarke County State Bank	1,470	11,627	6,589	28,491
373	Osceola	Osceola State Bank and Trust	410	1,352	29	5,521
374	Oskaloosa	Iowa Trust & Savings Bank	2,177	6,210	6,989	28,019
375	Oskaloosa	Mahaska State Bank	8,063	11,949	8,999	43,153
376	Ossian	The Ossian State Bank	1,803	1,998	3,360	3,727
377	Ottumwa	South Ottumwa Savings Bank	2,379	21,547	8,999	28,608
378	Ottumwa	Union Bank & Trust Company	9,301	18,247	28,262	65,778
379	Oxford	First Trust and Savings Bank	717	1,004	2,127	6,902
380	Packwood	Farmers Savings Bank	291	1,635	497	5,465
381	Palmer	Palmer State Bank	120	5,587	1,338	3,207
382	Palo	Palo Savings Bank	169	938	1,528	5,316
383	Panora	Panora State Bank	440	3,858	704	7,357
384	Parkersburg	Parkersburg State Bank	994	6,594	4,826	14,285
385	Paton	Community State Bank	592	7,897	509	4,925
386	Pella	Marion County State Bank	3,123	15,873	4,764	21,423
387	Perry	Perry State Bank	3,661	13,047	6,385	36,194
388	Persia	Home Savings Bank	303	1,980	-0-	1,783
389	Peterson	Peterson State Bank	525	5,475	52	3,010
390	Pierson	Farmers Savings Bank	278	6,565	412	6,088

SHOWING CONDITIONS AS OF JUNE 30, 1982

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Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben- tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis- counts	Other Liabili- ties	Guide No.
(3)	207	1,292	21,726	-0-	1,631	2,182	17,619	-0-	294	326
(44)	25	45	6,353	-0-	406	738	4,834	375	-0-	327
(9)	368	465	9,554	-0-	759	1,000	7,481	127	187	328
(97)	418	101	18,672	-0-	1,735	2,104	14,687	146	-0-	329
(82)	430	181	14,788	-0-	1,150	2,251	11,176	183	28	330
(19)	152	-0-	5,845	-0-	536	715	4,394	200	-0-	331
(94)	156	702	19,044	-0-	1,632	2,449	14,400	67	496	332
(22)	46	3	8,722	-0-	970	1,311	6,418	-0-	23	333
(44)	45	662	19,729	-0-	2,072	2,071	15,216	-0-	370	334
(50)	108	-0-	13,870	-0-	1,123	2,149	10,588	-0-	10	335
(554)	648	3,288	114,134	-0-	14,059	8,851	87,512	851	2,861	336
(50)	90	7	6,201	-0-	732	953	4,516	-0-	-0-	337
(100)	536	543	17,372	-0-	1,271	2,551	12,480	696	375	338
(31)	109	-0-	7,257	-0-	694	897	5,654	-0-	12	339
(287)	180	1,107	35,231	-0-	2,532	3,822	28,080	83	714	340
(98)	494	626	17,281	-0-	1,110	1,839	13,758	336	238	341
(828)	1,339	54,752	54,752	-0-	3,641	6,544	43,410	349	808	342
-0-	264	1,434	29,367	-0-	2,339	4,437	21,777	329	485	343
(51)	321	16	24,420	-0-	2,009	2,816	19,561	-0-	34	344
(95)	93	5	23,519	-0-	2,734	3,819	16,861	105	-0-	345
(424)	1,025	3,060	124,243	-0-	11,335	11,662	86,409	12,111	2,726	346
(108)	83	-0-	24,504	-0-	2,271	1,848	20,385	-0-	-0-	347
(45)	101	535	18,416	-0-	1,971	2,282	13,668	-0-	495	348
(175)	113	1,070	34,712	-0-	4,508	5,365	24,077	225	537	349
(69)	106	-0-	13,376	-0-	1,222	1,316	10,838	-0-	-0-	350
(119)	199	649	31,255	300	2,159	2,627	24,202	1,416	551	351
(112)	253	3	20,641	-0-	1,733	2,060	16,848	-0-	-0-	352
(528)	727	2,787	98,895	-0-	7,419	14,619	74,803	492	1,562	353
(53)	80	4	9,930	-0-	1,166	1,193	7,541	30	-0-	354
(58)	34	351	15,994	-0-	1,250	1,840	12,575	45	284	355
(19)	125	-0-	9,334	-0-	780	1,528	7,014	-0-	12	356
(191)	325	925	28,563	-0-	2,643	2,744	21,653	940	583	357
(36)	26	187	11,605	-0-	1,429	3,976	6,051	-0-	149	358
(57)	24	371	10,164	-0-	739	1,243	7,755	210	217	359
(36)	263	805	26,965	-0-	2,320	2,345	20,848	900	552	360
(144)	337	1,068	25,530	-0-	1,892	2,026	20,535	437	640	361
(61)	93	-0-	11,782	-0-	1,468	1,611	8,699	-0-	4	362
(157)	-0-	-0-	9,786	-0-	1,512	1,300	6,974	-0-	-0-	363
(35)	442	420	11,574	-0-	913	1,150	8,749	572	190	364
(281)	496	1,693	53,844	-0-	4,461	5,764	41,041	1,376	1,202	365
(51)	73	684	27,490	-0-	3,072	2,712	20,656	516	534	366
(436)	297	1,276	44,547	-0-	3,465	4,999	33,248	1,650	1,185	367
(34)	4	1	8,647	-0-	1,131	389	6,906	4	217	368
(441)	304	2,121	50,623	-0-	4,275	5,932	38,390	991	1,035	369
(47)	412	426	14,785	-0-	1,246	1,198	11,696	238	407	370
(74)	115	933	36,560	-0-	3,081	3,103	28,758	772	846	371
(285)	721	1,268	49,881	-0-	4,380	7,058	36,788	982	673	372
(32)	156	243	7,679	-0-	630	1,017	5,891	-0-	141	373
(324)	917	1,972	45,960	-0-	3,852	5,772	32,152	3,312	872	374
(75)	740	2,234	75,063	-0-	6,277	8,905	54,647	3,967	1,267	375
-0-	16	-0-	10,904	-0-	1,171	1,256	8,477	-0-	-0-	376
(57)	523	1,206	63,205	-0-	5,518	5,107	50,251	1,161	1,168	377
(902)	1,559	3,772	126,017	-0-	10,113	16,513	90,936	6,289	2,166	378
(25)	136	3	10,864	-0-	1,432	1,255	8,162	-0-	15	379
(44)	200	251	8,195	-0-	655	917	6,455	-0-	168	380
(35)	11	2	10,230	-0-	1,535	1,167	7,528	-0-	-0-	381
(37)	84	187	8,185	-0-	645	1,044	6,331	-0-	165	382
(38)	219	26	12,566	-0-	1,083	2,106	9,365	-0-	12	383
(47)	155	750	27,557	-0-	2,854	3,415	19,952	781	555	384
(30)	44	21	13,958	-0-	1,051	861	11,394	639	13	385
(200)	179	1,093	46,255	-0-	3,839	4,276	36,068	1,101	971	386
(89)	489	1,848	61,535	-0-	4,096	4,691	48,315	3,520	913	387
(20)	9	3	4,058	-0-	583	594	2,881	-0-	-0-	388
(34)	40	10	9,078	-0-	712	689	7,660	17	-0-	389
(61)	72	-0-	13,354	-0-	1,180	1,394	10,694	75	11	390

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)
391	Pilot Grove	Pilot Grove Savings Bank	886	2,563	4,030	16,628
392	Pisgah	Pisgah Savings Bank	292	689	72	4,954
393	Plainfield	Farmers State Bank	328	2,516	1,944	6,119
394	Pleasantville	Pleasantville State Bank	420	6,597	1,096	5,873
395	Pocahontas	Commercial State Bank	1,861	1,872	5,990	24,436
396	Pocahontas	Pocahontas State Bank	729	5,418	3,083	11,880
397	Polk City	Polk City Savings Bank	348	3,373	362	5,366
398	Pomeroy	Pomeroy State Bank	559	2,239	1,050	7,749
399	Portsmouth	State Bank of Portsmouth	367	5,377	1,414	8,874
400	Postville	Citizens State Bank	1,263	5,746	2,368	11,060
401	Postville	Postville State Bank	680	9,861	1,372	7,956
402	Preston	Farmers Savings Bank	1,174	2,760	692	8,180
403	Primghar	Primghar Savings Bank	617	4,079	444	7,629
404	Princeton	Farmers Savings Bank	331	6,206	105	3,742
405	Protivin	Bohemian Savings Bank	323	2,096	71	4,077
406	Radcliffe	Security State Bank	670	3,664	711	5,915
407	Rake	State Savings Bank	338	2,314	-0-	5,187
408	Randolph	Randolph State Bank	1,035	3,732	3,263	9,094
409	Readlyn	Readlyn Savings Bank	934	4,423	1,805	6,614
410	Red Oak	Houghton State Bank	5,396	3,202	13,122	38,110
411	Reinbeck	Lincoln Savings Bank	1,459	11,202	5,934	18,707
412	Remsen	Farmers Savings Bank	1,591	9,896	373	15,469
413	Remsen	First Trust & Savings Bank	754	8,780	3,506	11,567
414	Renwick	Renwick Savings Bank	332	4,238	1,710	8,498
415	Ricketts	Farmers Savings Bank	484	1,208	6	6,173
416	Ridgeway	Farmers State Bank	233	5,080	694	4,576
417	Rippey	Rippey Savings Bank	471	5,840	130	4,414
418	Riverside	Peoples Trust & Savings Bank	411	715	320	7,626
419	Rockford	The First State Bank	331	1,799	3,045	10,073
420	Rock Rapids	Lyon County State Bank	1,753	2,206	5,359	20,546
421	Rock Rapids	Rock Rapids State Bank	1,306	5,302	4,581	18,616
422	Rock Valley	Peoples Bank & Trust	1,022	2,294	1,317	9,815
423	Rock Valley	Valley State Bank	1,502	6,608	2,527	21,538
424	Rockwell	Community State Bank	317	5,456	958	4,644
425	Rockwell City	Union State Bank	1,142	5,452	1,662	10,620
426	Roland	Roland State Bank	233	3,491	897	5,065
427	Rolfe	Rolfe State Bank	475	6,052	1,626	8,668
428	Rowley	Rowley Savings Bank	434	2,965	1,255	4,852
429	Royal	Home State Bank	651	2,890	1,982	6,857
430	Ruthven	Ruthven State Bank	411	6,764	1,409	5,081
431	Sac City	Citizens Savings Bank	677	4,921	1,808	15,258
432	Sac City	Sac City State Bank	1,040	12,765	2,664	16,733
433	St. Ansgar	St. Ansgar State Bank	1,324	16,286	2,819	13,608
434	Sanborn	Sanborn Savings Bank	1,070	6,864	1,533	6,565
435	Schaller	State Bank of Schaller	351	854	1,292	8,587
436	Schleswig	Farmers State Bank	866	8,601	2,423	20,630
437	Scranton	Security Savings Bank	452	7,827	2,642	12,130
438	Sergeant Bluff	Pioneer Valley Savings Bank	1,109	2,596	1,260	7,415
439	Seymour	Seymour State Bank	612	3,084	2,089	8,219
440	Sheffield	Sheffield Savings Bank	666	6,405	3,993	8,749
441	Shelby	Farmers Savings Bank	1,010	2,024	1,466	12,605
442	Sheldon	Citizens State Bank	1,785	1,957	1,740	20,590
443	Sheldon	Security State Bank	1,843	1,862	8,043	35,119
444	Shell Rock	Security State Bank	692	1,400	290	9,671
445	Shenandoah	The Security Trust & Savings Bank	2,749	9,544	3,538	14,564
446	Sibley	Sibley State Bank	1,416	3,525	2,357	23,002
447	Sidney	Fremont County Savings Bank	698	1,000	5,989	15,427
448	Sigourney	Keokuk County State Bank	914	3,595	2,030	16,776
449	Sigourney	United Central Bank & Trust Co. of Sigourney	901	8,483	4,892	14,309
450	Sioux Center	American State Bank	2,835	5,474	6,254	37,227
451	Sioux City	Hawkeye Bank & Trust	4,210	3,228	4,095	15,104
452	Sioux City	United Central Bank	902	7,571	1,104	7,271
453	Sioux Rapids	First State Bank	1,432	5,971	1,150	5,346
454	Slater	South Story Bank & Trust	1,094	5,100	1,349	8,341
455	Sloan	Sloan State Bank	2,507	674	1,995	7,889

SHOWING CONDITIONS AS OF JUNE 30, 1982

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben- tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis- counts	Other Liabili- ties	Guide No.
-0-	327	1	24,435	-0-	2,511	2,153	19,771	-0-	-0-	391
(48)	30	125	6,114	-0-	614	1,027	4,433	-0-	40	392
(24)	84	-0-	10,967	-0-	1,202	1,581	8,184	-0-	-0-	393
(24)	89	412	14,463	-0-	1,136	1,346	11,551	144	286	394
(199)	54	1,508	35,522	-0-	4,112	4,060	24,067	2,002	1,281	395
(118)	46	603	21,641	-0-	1,973	1,554	17,581	59	474	396
(39)	92	103	9,605	-0-	852	929	7,824	-0-	-0-	397
(56)	208	275	12,024	-0-	1,388	1,440	8,956	-0-	240	398
(91)	328	10	16,279	-0-	1,533	1,471	13,263	12	-0-	399
(138)	234	689	21,222	-0-	2,350	2,800	15,405	108	559	400
(73)	424	-0-	20,220	-0-	1,868	1,955	16,338	59	-0-	401
(104)	75	407	13,184	-0-	994	1,402	10,520	-0-	268	402
(13)	57	-0-	12,813	-0-	859	1,349	10,605	-0-	-0-	403
(58)	80	333	10,739	-0-	875	960	8,691	213	-0-	404
(36)	-0-	-0-	6,531	-0-	819	864	4,848	-0-	-0-	405
-0-	29	1	10,990	-0-	951	969	8,936	126	8	406
(40)	99	5	7,903	-0-	556	1,150	6,197	-0-	-0-	407
(76)	45	-0-	17,093	-0-	1,281	2,143	13,641	-0-	28	408
(60)	80	372	14,168	-0-	1,453	1,351	11,062	-0-	302	409
(410)	217	2,103	61,740	-0-	4,545	9,046	44,697	1,936	1,516	410
(180)	310	1,269	38,701	-0-	3,050	3,456	31,160	262	773	411
(98)	347	1,218	28,796	-0-	3,844	2,113	22,572	-0-	267	412
(99)	72	694	25,274	-0-	2,316	2,224	20,172	-0-	562	413
(60)	106	-0-	14,824	-0-	1,417	1,958	11,054	395	-0-	414
(45)	34	340	8,200	-0-	679	386	7,005	-0-	130	415
(42)	25	-0-	10,566	-0-	1,212	1,184	8,170	-0-	-0-	416
(20)	39	-0-	10,874	-0-	894	1,085	8,889	-0-	6	417
(29)	79	45	9,167	-0-	812	1,151	7,197	-0-	7	418
(40)	94	501	15,803	-0-	1,508	1,290	12,653	-0-	352	419
(186)	510	1,058	31,246	-0-	2,346	3,042	23,251	1,853	754	420
(101)	979	1,108	31,791	-0-	2,347	2,919	23,836	1,847	842	421
(98)	563	489	15,402	-0-	1,075	1,199	11,346	1,305	477	422
(83)	426	1,510	34,028	-0-	2,709	3,583	24,379	2,430	927	423
(61)	84	8	11,406	-0-	1,288	1,268	8,824	26	-0-	424
(69)	550	4	19,361	-0-	1,742	2,108	15,272	226	13	425
(45)	394	326	10,361	-0-	885	687	8,356	215	218	426
(83)	106	-0-	16,844	-0-	1,860	1,555	13,115	314	-0-	427
(15)	181	27	9,699	-0-	880	1,229	7,590	-0-	-0-	428
(89)	53	4	12,348	-0-	1,577	1,238	9,085	413	35	429
(33)	34	485	14,151	-0-	1,434	1,129	10,876	317	395	430
(84)	139	999	23,718	-0-	1,843	1,963	17,364	2,267	281	431
(115)	321	1,574	34,982	-0-	2,440	4,721	25,700	1,593	528	432
(141)	371	1,111	35,378	-0-	2,326	2,716	28,388	1,181	767	433
(41)	119	520	16,630	-0-	1,321	1,631	13,170	79	429	434
(73)	57	57	11,125	-0-	1,306	1,317	8,426	76	-0-	435
(233)	509	1,293	34,089	-0-	2,454	1,629	29,081	43	882	436
(95)	84	555	23,595	-0-	1,902	1,130	15,335	4,755	473	437
(48)	86	237	12,655	-0-	964	2,170	9,016	292	213	438
(85)	207	350	14,476	-0-	1,267	1,387	11,492	-0-	330	439
(91)	110	-0-	19,832	-0-	2,482	2,732	14,618	-0-	-0-	440
(13)	229	585	17,906	-0-	1,979	1,021	14,437	-0-	469	441
(194)	555	546	26,979	-0-	1,923	3,073	20,852	641	490	442
(285)	1,110	1,680	49,372	-0-	4,790	5,557	37,307	702	1,016	443
(170)	113	119	12,115	-0-	2,035	1,994	8,086	-0-	-0-	444
(116)	253	776	31,308	-0-	2,711	4,966	23,067	-0-	564	445
(44)	201	985	31,442	-0-	2,341	1,644	25,796	821	840	446
(166)	67	833	23,848	-0-	2,147	3,245	17,958	22	476	447
(111)	154	765	24,123	-0-	1,868	1,947	19,665	69	574	448
(133)	292	793	29,538	-0-	2,088	2,666	24,243	-0-	541	449
(376)	713	1,903	54,030	-0-	3,799	5,071	40,119	3,906	1,135	450
(158)	377	820	27,676	50	1,874	4,052	18,707	2,468	525	451
(57)	376	440	17,607	-0-	1,190	2,540	13,402	200	275	452
(122)	12	-0-	13,789	-0-	1,406	1,346	10,936	101	-0-	453
(19)	52	15	15,932	-0-	1,387	1,696	11,877	950	22	454
(33)	104	221	13,357	-0-	1,102	1,143	10,839	18	255	455

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)
456	Soldier	Soldier Valley Savings Bank	582	1,400	51	3,509
457	Solon	Solon State Bank	501	2,166	2,818	11,545
458	Somers	Somers Savings Bank	367	5,311	827	8,019
459	South English	White State Bank	970	6,901	903	4,990
460	Spencer	Farmers Trust and Savings Bank	2,850	5,766	9,806	32,654
461	Spillville	Citizens Savings Bank	347	3,482	1,385	5,807
462	Spirit Lake	First Bank & Trust	1,155	12,069	1,264	13,761
463	Spirit Lake	The State Bank	652	7,432	1,035	5,237
464	Springville	The Exchange State Bank	287	1,448	687	4,545
465	Stacyville	Stacyville Savings Bank	362	4,090	817	5,173
466	Stanhope	Farmers State Bank	227	3,026	314	5,477
467	Stanton	Security State Bank	395	5,398	666	4,976
468	Stanwood	Union Trust and Savings Bank	582	4,460	2,858	14,638
469	State Center	Central State Bank	799	2,846	3,080	13,459
470	Storm Lake	The Commercial Trust and Savings Bank	1,810	7,118	3,640	20,256
471	Storm Lake	Security Trust and Savings Bank	1,927	7,997	2,584	20,356
472	Story City	Randall-Story State Bank	529	4,753	3,304	15,304
473	Story City	Story County State Bank	1,143	6,699	3,667	19,179
474	Stratford	The Farmers Savings Bank	374	2,138	890	7,228
475	Strawberry Point	Union Bank & Trust Company	607	3,077	5,580	12,660
476	Struble	Farmers Savings Bank	93	1,185	-0-	1,027
477	Stuart	First State Bank	879	4,944	2,159	16,858
478	Sutherland	Security State Bank	452	5,375	1,285	5,979
479	Swea City	Swea City State Bank	398	3,928	610	4,910
480	Swisher	Swisher Trust & Savings Bank	1,483	1,953	1,988	10,361
481	Tabor	First State Bank	358	3,398	1,133	6,311
482	Tama	Tama State Bank	1,179	5,358	3,762	21,908
483	Teeds Grove	Teeds Grove Savings Bank	664	2,756	979	6,850
484	Templeton	Templeton Savings Bank	502	3,938	1,828	8,769
485	Thompson	Peoples State Bank	720	85	6	1,883
486	Thornton	The First State Bank	903	5,669	2,553	11,993
487	Thurman	Thurman State Bank	559	1,187	62	2,822
488	Tipton	Tipton State Bank	625	12,017	6,772	18,393
489	Titonka	Titonka Savings Bank	794	12,055	2,286	11,589
490	Toledo	The State Bank of Toledo	1,446	11,520	5,911	15,963
491	Traer	Farmers Savings Bank	1,968	12,520	8,492	14,717
492	Traer	The First Community Bank and Trust	638	5,576	3,805	12,977
493	Treynor	Treynor State Bank	565	2,396	788	9,912
494	Tripoli	American Savings Bank	365	7,010	1,858	6,898
495	Union	Union-Whitten State Bank	1,590	5,598	2,942	5,316
496	Urbana	Urbana Savings Bank	481	449	1,013	4,939
497	Urbandale	Brenton Bank and Trust	1,595	4,244	1,849	13,325
498	Urbandale	Plaza State Bank	3,149	19,719	6,130	56,419
499	Ute	Ute State Bank	231	2,347	446	4,067
500	Van Horne	Van Horne Savings Bank	334	4,362	1,581	6,590
501	Victor	Farmers Savings Bank	617	8,082	50	7,052
502	Victor	Victor State Bank	501	1,407	1,758	4,638
503	Vincent	Farmers Savings Bank	1,431	803	962	2,284
504	Vinton	Brenton Bank and Trust Company of Vinton	3,860	6,051	3,517	15,990
505	Vinton	State Bank of Vinton	7,874	8,434	4,199	23,471
506	Walcott	Walcott Trust & Savings Bank	997	6,120	4,238	13,876
507	Walford	Farmers Savings Bank	529	1,718	2,129	7,100
508	Walker	Walker State Bank	366	2,182	854	5,185
509	Wall Lake	Wall Lake Savings Bank	832	10,519	6,306	15,924
510	Walnut	Walnut State Bank	507	6,495	250	5,144
511	Wapello	State Bank of Wapello	1,331	4,668	3,001	13,364
512	Washington	Washington State Bank	1,427	23,540	6,387	16,764
513	Waterloo	Peoples Bank and Trust Company	15,615	53,354	9,696	74,693
514	Waterloo	The Waterloo Savings Bank	19,262	37,176	23,684	65,712
515	Watkins	The Watkins Savings Bank	228	1,521	982	6,833
516	Waukon	Farmers and Merchants Savings Bank	930	3,723	6,466	18,176
517	Waukon	Waukon State Bank	1,725	5,093	9,482	23,990
518	Waverly	State Bank of Waverly	6,332	9,391	7,417	23,283
519	Wayland	Wayland State Bank	378	3,095	736	6,813
520	Webb	Citizens State Bank	259	2,737	1,204	3,806

SHOWING CONDITIONS AS OF JUNE 30, 1982

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
(38)	57	-0-	5,561	-0-	585	567	4,109	300	-0-	456
(106)	177	166	17,267	-0-	2,289	1,873	12,429	676	-0-	457
(66)	63	29	14,550	-0-	1,295	1,483	11,629	110	33	458
-0-	132	3	13,899	-0-	1,138	1,912	10,849	-0-	-0-	459
(107)	613	2,136	53,718	-0-	5,019	4,865	40,527	2,114	1,193	460
(50)	158	-0-	11,129	-0-	758	1,451	8,920	-0-	-0-	461
(63)	197	1,005	29,388	-0-	2,510	3,725	21,823	629	701	462
(61)	26	2	14,323	-0-	1,429	2,292	10,602	-0-	-0-	463
(34)	31	1	6,965	-0-	706	433	5,673	78	75	464
(33)	50	285	10,824	-0-	1,377	1,394	7,814	-0-	239	465
(57)	99	-0-	9,086	-0-	1,145	879	7,044	-0-	18	466
(56)	32	-0-	11,411	-0-	1,041	1,175	9,099	96	-0-	467
(101)	283	51	22,771	-0-	1,845	2,691	17,476	759	-0-	468
(101)	135	4	20,222	-0-	2,736	2,353	15,109	-0-	24	469
(14)	1,056	1,157	35,023	-0-	2,716	3,623	27,450	608	626	470
(184)	171	876	33,727	-0-	2,726	2,980	27,126	230	665	471
(150)	127	1,020	24,887	-0-	1,963	1,551	20,160	618	595	472
(75)	280	918	31,811	-0-	2,641	2,859	24,772	970	569	473
(18)	303	545	11,460	-0-	1,119	1,241	8,639	145	316	474
(148)	620	572	22,968	-0-	2,871	2,393	16,802	457	445	475
-0-	-0-	-0-	2,305	-0-	412	256	1,637	-0-	-0-	476
(90)	182	84	25,016	-0-	2,081	2,301	20,584	-0-	50	477
(68)	147	377	13,547	-0-	1,225	1,319	10,310	400	293	478
(54)	65	99	9,956	-0-	877	921	7,983	175	-0-	479
(90)	137	23	15,855	-0-	1,370	1,647	12,838	-0-	-0-	480
(38)	43	2	11,207	-0-	1,158	1,387	8,602	25	35	481
(74)	1,403	1,274	34,810	500	3,177	4,309	24,979	1,127	718	482
(71)	35	12	11,225	-0-	849	1,811	8,352	213	-0-	483
(22)	67	42	15,124	-0-	1,273	1,447	12,315	49	40	484
-0-	44	1	2,739	-0-	332	1,227	1,030	150	-0-	485
(149)	142	765	21,876	-0-	1,686	1,687	17,287	800	416	486
(37)	172	184	4,949	-0-	428	612	3,797	4	108	487
(143)	276	917	38,857	-0-	3,764	2,167	31,718	281	927	488
(36)	60	722	27,470	-0-	2,605	1,926	22,313	-0-	626	489
(97)	511	860	36,114	-0-	3,595	4,056	27,280	507	676	490
(55)	424	1,289	39,355	-0-	3,336	2,470	30,093	2,500	956	491
(54)	276	646	23,864	-0-	2,026	1,779	18,962	507	590	492
(110)	143	133	13,827	-0-	1,216	1,874	10,550	187	-0-	493
(78)	56	10	16,119	-0-	1,925	1,569	12,625	-0-	-0-	494
(51)	88	463	15,946	-0-	1,764	1,728	12,064	26	364	495
(31)	71	5	6,927	-0-	882	1,290	4,755	-0-	-0-	496
(71)	232	468	21,642	175	1,357	3,135	15,997	689	289	497
(357)	1,050	2,299	88,409	800	5,290	11,243	62,579	7,252	1,245	498
(31)	204	-0-	7,264	-0-	986	1,643	4,635	-0-	-0-	499
(32)	67	474	13,376	-0-	1,482	820	10,774	20	280	500
(89)	98	-0-	15,810	-0-	1,714	1,553	12,543	-0-	-0-	501
(73)	114	16	8,361	-0-	909	1,013	6,439	-0-	-0-	502
(24)	30	-0-	5,486	-0-	859	432	4,195	-0-	-0-	503
(125)	264	944	30,501	200	1,995	2,579	23,515	1,769	443	504
(200)	360	1,391	45,529	-0-	4,650	4,908	34,971	10	990	505
(94)	78	762	25,977	-0-	3,377	2,169	19,625	152	654	506
(76)	29	3	11,432	-0-	1,158	1,125	8,904	245	-0-	507
(54)	168	249	8,950	-0-	720	1,168	6,848	44	170	508
(118)	531	974	34,968	-0-	4,240	3,807	22,530	3,665	726	509
(41)	14	8	12,377	-0-	1,243	901	10,107	76	50	510
(131)	117	8	22,358	-0-	2,065	2,199	18,049	-0-	45	511
(111)	244	1,101	49,352	-0-	4,027	5,274	38,912	-0-	1,139	512
(465)	2,253	3,669	158,815	-0-	10,698	18,986	107,610	18,422	3,099	513
(655)	2,684	2,520	150,383	-0-	13,888	21,665	96,029	16,665	2,136	514
(32)	110	-0-	9,642	-0-	1,048	1,126	7,461	-0-	7	515
(97)	73	1,079	30,350	-0-	2,929	2,885	23,653	-0-	883	516
(233)	445	1,301	41,803	-0-	3,055	4,137	33,138	550	923	517
(276)	761	1,019	47,927	-0-	4,267	5,426	35,503	1,994	737	518
(79)	256	-0-	11,199	-0-	1,145	1,833	8,221	-0-	-0-	519
(53)	94	50	8,097	-0-	754	622	6,537	138	46	520

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)
521	Webster City	First State Bank	3,969	8,998	5,331	19,104
522	Wellman	Wellman Savings Bank	684	5,593	1,092	7,251
523	Wellsburg	Peoples Savings Bank	888	7,041	2,629	11,387
524	Wesley	Exchange State Bank	490	4,594	1,886	7,443
525	West Bend	Iowa State Bank	1,059	426	3,375	14,523
526	West Branch	West Branch State Bank	696	3,247	7,583	12,956
527	West Burlington	West Burlington Savings Bank	2,582	7,703	1,623	7,406
528	West Chester	West Chester Savings Bank	382	6,318	546	3,111
529	West Des Moines	West Des Moines State Bank	6,953	21,320	16,528	65,930
530	West Liberty	West Liberty State Bank	923	12,536	4,461	14,885
531	West Union	Farmers Savings Bank	736	4,985	1,714	10,309
532	Westside	Westside State Savings Bank	795	2,349	51	7,817
533	Wever	Farmers Savings Bank	915	3,904	862	5,363
534	What Cheer	First State Bank of What Cheer	419	5,955	188	1,553
535	Wheatland	First Trust and Savings Bank	1,339	6,376	1,537	15,753
536	Whiting	Community State Bank	253	1,630	74	2,855
537	Wittmore	Farmers State Bank	448	2,513	1,568	7,307
538	Williams	Williams Savings Bank	410	2,693	1,158	8,236
539	Williamsburg	Farmers Trust and Savings	1,267	9,202	5,556	17,310
540	Williamsburg	Security Savings Bank	692	1,498	1,831	12,688
541	Wilton	Wilton Savings Bank	1,610	8,883	5,817	17,136
542	Winfield	Peoples State Bank	1,087	3,298	65	5,037
543	Winterset	Farmers and Merchants State Bank	726	9,295	6,112	20,763
544	Winterset	Union State Bank	2,324	6,929	4,411	35,664
545	Winthrop	Peoples State Bank	601	3,655	2,442	5,249
546	Worthington	State Bank of Worthington	411	3,095	1,110	5,055
547	Wyoming	Citizens State Bank	726	8,912	4,085	14,132
548	Yale	Farmers State Bank	587	4,908	685	7,121
549	Zearing	Tri-County State Bank	344	2,591	787	4,420

SHOWING CONDITIONS AS OF JUNE 30, 1982

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben- tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis- counts	Other Liabili- ties	Guide No.
(88)	672	1,349	39,335	-0-	3,104	7,206	27,714	722	589	521
(42)	104	22	14,704	-0-	1,182	1,694	11,479	263	86	522
(126)	80	571	22,470	-0-	2,502	2,466	16,924	-0-	568	523
(50)	65	473	14,901	-0-	1,512	1,274	10,405	1,437	273	524
(136)	52	41	19,340	-0-	1,784	1,726	15,707	123	-0-	525
(13)	330	23	24,822	-0-	3,628	1,981	19,171	3	39	526
(29)	417	399	20,101	-0-	1,760	2,439	15,631	-0-	271	527
(41)	27	1	10,344	-0-	1,005	1,071	8,268	-0-	-0-	528
(621)	502	2,335	112,947	-0-	10,639	21,890	72,098	6,770	1,550	529
(122)	1,042	821	34,546	-0-	2,667	3,056	27,588	526	709	530
(99)	167	484	18,296	-0-	1,295	1,862	14,840	-0-	299	531
(71)	47	-0-	10,988	-0-	1,050	1,437	8,501	-0-	-0-	532
(59)	91	-0-	11,076	-0-	1,119	1,053	8,904	-0-	-0-	533
-0-	42	16	8,173	-0-	1,033	971	6,169	-0-	-0-	534
(40)	359	819	26,143	-0-	2,261	2,179	20,534	419	750	535
(45)	176	3	4,946	-0-	451	785	3,710	-0-	-0-	536
(46)	65	-0-	11,855	-0-	1,348	1,127	8,827	553	-0-	537
(40)	45	-0-	12,502	-0-	1,306	1,771	9,401	-0-	24	538
(57)	443	1,199	34,920	-0-	2,846	4,328	26,737	150	859	539
(81)	71	644	17,343	-0-	1,288	2,509	13,186	-0-	360	540
(97)	333	788	34,470	-0-	2,292	3,501	26,941	1,033	703	541
(16)	85	9	9,565	-0-	890	1,098	7,566	-0-	11	542
(166)	476	959	38,165	-0-	3,314	3,021	31,020	104	706	543
(100)	680	1,884	51,792	-0-	4,305	5,110	38,164	3,283	930	544
(45)	41	1	11,944	-0-	1,131	999	9,758	-0-	56	545
(67)	45	47	9,696	-0-	1,043	752	7,854	-0-	47	546
(72)	208	647	28,638	-0-	2,943	2,191	22,455	456	593	547
(58)	62	47	13,352	-0-	1,164	1,236	10,939	-0-	13	548
(63)	41	372	8,492	-0-	751	959	6,551	43	188	549

SMALL LOAN COMPANIES
MONEY ORDER COMPANIES
DEBT MANAGEMENT COMPANIES

As of
December 31, 1981

ANNUAL REPORT
OF THE SUPERINTENDENT OF BANKING
DEPARTMENT OF BANKING
STATE OF IOWA
Annual Report of the Small Loan Licensees

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1981 by the one hundred and eighty licensees engaged in the business of making loans of two thousand dollars or less pursuant to Chapters 536 and 537, Code of Iowa. Eighteen licenses were issued during the calendar year 1981, eight of which were new licenses and ten were replacement of existing licenses. There were no denials.

BALANCE SHEET

ASSETS		LIABILITIES	
Cash:		Short term borrowings	\$156,589,170
(a)—On hand in banks	3,333,346		
(b)—Compensating balance	695,712	Long term borrowings	25,689,077
Short term investments		Reserves:	
Loans receivable:		(a)—Dealer Reserve	526,513
(a)—Gross receivable	390,911,120	(b)—License Reserve	343,003
(b)—Less unearned	126,786,509	(c)—Other reserves	667,460
(c)—Total net loan receivable	264,114,611	Dividends payable	1,536,976
(d)—Less reserve for bad debt	7,524,031	Other liabilities	104,345
(e)—Adjusted net receivable		Total liabilities	3,650,016
Total Liquid and earning assets		Net worth (if individual or partnership)	187,569,584
Inter-company loans		Capital stock:	270,796
Investments in affiliates		(a)—Preferred	
Other investments		(b)—Common	1,498,628
Furniture, fixtures, equipment and vehicles (less depreciation)		(c)—Less treasury stock	12,919,604
Building and land (less depreciation)		Paid in surplus	272,210
Repossession property		Retained earnings	14,146,022
Prepaid expenses & deferred charges		Total shareholders equity	49,234,086
Other assets		Total liabilities, equity or net worth	28,040,962
Total assets	\$279,261,450		91,421,070
			\$279,261,450

	Income per Month per Account	INCOME				Total
		Small Loan	Industrial	Retail	Other	
Charges collected and/or earned	\$14.23	\$ 8,477,930	\$52,405,588	\$ 3,481,604	\$ 903,601	\$65,268,723
Other income						
a) Service charge			562,302			562,302
b) Late & deferment charges	.21	125,573	1,323,841	54,260		1,503,574
c) Other						2,200,714
Total operating income	14.44	8,603,503	54,291,731	3,535,864	3,104,315	69,535,413
EXPENSES						
Advertising	.33	195,156	656,037	175,335	19,542	1,046,070
Auditing	.05	30,707	95,557	24,371	9,139	159,774
Bad debt						
a) Charge off	1.30	772,383	3,252,577	197,663	244,634	4,467,257
b) Deduct collections on charge off	(.47)	(281,516)	(660,468)	(66,565)	(72,336)	(1,080,885)
c) Additions to reserve for bad debt	1.41	841,705	3,253,851	124,553	68,215	4,288,324
Depreciation and amortization	.12	71,969	284,408	56,399	195,627	608,403
Insurance and fidelity bonds	.11	68,439	149,907	36,811	20,806	275,963
Legal fees and disbursements	.16	97,602	285,633	50,255	8,851	442,341
Postage, printing, stationery & supplies	.32	195,538	687,236	152,567	24,074	1,059,415
Rent, janitorial services and utilities	.63	377,766	1,209,146	248,194	34,157	1,869,263
Salaries of officers, owners and partners	.27	161,468	500,167	110,755	125,528	897,918
Salaries of all other employees	3.14	1,871,737	5,941,741	1,408,048	165,407	9,386,933
Taxes (other than on income)	.19	115,404	280,086	73,342	24,035	492,867
License fees	.02	11,454	29,394	5,760	755	47,363
Telephone and telegraph	.35	210,115	703,408	152,362	15,981	1,081,866
Travel, auto expense and allowance	.21	122,898	354,480	84,608	17,534	579,520
Supervision and administration	1.39	828,871	3,207,319	552,923	61,467	4,650,580
Other expenses						
a)	.51	300,905	969,422	301,120	24,092	1,596,539
b)	.60	360,544	1,420,939	299,273	104,642	2,185,398
Interest paid on borrowed funds	6.85	4,079,389	28,043,734	2,965,821	909,720	35,998,664
Total expenses before income	17.50	10,432,534	50,664,574	6,953,595	2,001,870	70,052,573
Income before income taxes	(3.06)	(1,829,031)	3,627,157	(3,417,731)	1,102,445	(517,160)
Income taxes						
a) State	(.08)	(53,640)	309,818	(187,468)	60,839	129,549
b) Federal	(.77)	(460,304)	1,092,249	(770,906)	(88,711)	(227,672)
Total expenses	16.64	9,918,590	52,066,641	5,995,221	1,973,998	69,954,450
NET EARNINGS	\$ (2.20)	\$ (1,315,087)	\$ 2,225,090	\$ (2,459,357)	\$ 1,130,317	\$ (419,037)

REGULATED LOAN BUSINESS PROFIT PERCENTAGES

Rate of Return		
Average net receivable outstanding		\$32,339,677
Net income		(1,315,087)
Rate of return		(4.07)
Analysis of charges on loans:		
Charges collected and/or earned		\$ 8,477,930
Average monthly rate collected		% 2.15
Analysis of expense per account:		
Average number of accounts outstanding		# 50,791
Total expenses		\$ 9,918,590
Average monthly expense per account		\$ 16.27

ANALYSIS OF REGULATED BUSINESS ACTIVITY

	Number	Amount
Loans outstanding at beginning of year	48,741	\$31,287,686
Loans made during year	39,175	30,624,947
Loan balances purchased during year	9,935	8,865,241
Total	97,851	70,777,874
Loan balances charged off during year	3,066	1,721,090
Loan balances sold during year	3,888	3,341,524
Loans outstanding at end of year	49,665	33,264,429
Total	56,619	38,327,043
Collection of principal during the year	41,232	\$32,450,831

REGULATED LOAN BUSINESS—LEGAL ACTION

	Number	Small Loan Amount Due
Suits for recovery:		
a) Suits instituted during period	671	400,084
b) Suits settled before judgment during period	120	92,186
Possession of chattels obtained by licensee:		
a) Household goods	106	82,275
b) Automobiles	52	51,624
c) Other chattels and property	25	17,816
Sales of chattels by licensee:		
a) Number		121
b) Amount due		105,015
c) Amount collected		38,965

CLASSIFICATION OF LOANS BY SIZE

	Number	Percent	Principal	Percent
\$1 to 500	10,864	27.22	2,859,856	9.34
501 to 1200	18,012	45.98	13,686,103	44.69
1201 to 2000	10,499	26.80	14,078,988	45.97
Total	39,175	100.00	30,624,947	100.00

CLASSIFICATION OF LOANS MADE BY SECURITY

	Number	Percent	Principal	Percent
Household goods	13,617	34.76	13,476,981	44.01
Automobiles	4,113	10.50	3,654,051	11.93
Household goods and automobiles	4,501	11.49	4,390,246	14.34
Unsecured	13,594	34.70	6,512,846	21.27
Comaker endorsed or guaranteed	816	2.08	684,570	2.23
Other	2,534	6.47	1,906,253	6.22
Total	39,175	100.00	30,624,947	100.00

LOAN COMPANIES BY SIZE IN IOWA

	#Offices			#Accounts		
A	23	12.78	0 to 25	538	258,276	.78
B	12	6.66	26 to 50	792	437,336	1.32
C	27	15.00	51 to 100	3,470	2,017,210	6.06
D	28	15.56	101 to 150	5,696	3,382,369	10.17
E	21	11.67	151 to 200	5,616	3,453,628	10.38
F	19	10.55	201 to 250	6,511	4,032,039	12.12
G	7	3.89	251 to 300	2,406	1,602,494	4.82
H	18	10.00	301 to 400	7,756	5,442,300	16.36
I	14	7.78	401 to 500	7,678	5,526,450	16.61
J	11	6.11	501 & Over	9,202	7,112,327	21.38
Total	180	100.00		49,665	33,264,429	100.00

SUPPLEMENT INSURANCE REPORT

1. Loans made during the year:			
a) Number		# 39,175	
b) (Gross loan amount)		\$41,484,331	
2. Insured loans made during the year:			
a) Number	Credit Life Insurance	Credit Health & Accident	Other Insurance
b) Amount (Gross loan amount)	# 27,332	# 24,891	# 6,142
	\$32,054,467	\$28,459,926	\$9,340,394
3. Premiums:			
a) Net premiums collected from borrowers	\$ 437,952	\$ 843,286	\$ 645,926
4. Claims paid:			
a) Amount of claims paid to insured	\$ 116,441	\$ 313,532	\$ 71,665
5. Net credit insurance income for small loans		\$300,051	

**ALPHABETICAL
LISTING
OF
SMALL LOAN COMPANIES
DEBT MANAGEMENT COMPANIES
MONEY ORDER COMPANIES**

As of

December 31, 1981

ALGONA

North Iowa Financial Service, Inc., 101 N. Hall St.

AMES

Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit Inc., 210 Main St.

AUDUBON

A. B. C. Credit Corporation, 405 S. Park Place
Monahan Loan Service, 403 S. Park Place

BETTENDORF

DialPlan Financial Services, Inc., 2308 Spruce Hill Drive

BOONE

Kinney Finance Company, Inc., 711 Allen St.

BURLINGTON

Associates Financial Services Company of Iowa, Inc., Fairway Shopping Center
Avco Financial Services Inc., 324 N. 3rd St.
Beneficial Finance Co. of Iowa, 607 Jefferson St.
Heights Finance Corporation, 509 Jefferson St.
The Money Shops of Iowa, Inc., Fairway Shopping Center

CARROLL

DialPlan Financial Services, Inc., 512 N. Court St.
Personal Lenders, Inc., 205 W. 4th St.

CEDAR FALLS

CrediThrift of America, Inc., 214 Main St.
Thorp Credit Inc., 4618 University Ave.

CEDAR RAPIDS

Avco Financial Services, Inc., 4646 First Ave. NE

Beneficial Finance Co. of Iowa, 3234 Center Point Road NE

CIT Financial Services, Inc., 208 Collins Road NE

Dial Plan Financial Services, Inc., 113 3rd Ave. SE

FinanceAmerica Thrift Corporation, 22 Wilson Ave.

HFC Thrift of Iowa, Inc., 112 2nd St. SE

Liberty Loan Corporation, 305 2nd St. SE

O'Dea Finance Company, 1334 First Ave. NE

The Money Shops of Iowa, Inc. 117 First Ave. SE

Thorp Credit Inc., 3950 Center Point Road NE

Thorp Credit Inc., 235 Edgewood Road NW

Thorp Credit Inc., 117 First Ave. SE

CENTERVILLE

Avco Financial Services, Inc., 301 N 13th St.
Thorp Credit Inc., 100 W. Jackson

CHARLES CITY

Thorp Credit Inc., 304 N. Main St.

CHEROKEE

Thorp Credit Inc., 318 E. Main

CLARION

Wright County Acceptance Corporation, 104 N. Main

CLINTON

Beneficial Finance Co., 500 S. 2nd St.

CIT Financial Services, Inc., 300 N. 2nd St.

DialPlan Financial Services, Inc., 413 S. 2nd St.

Heights Finance Corporation, 343 5th Ave. S.

COUNCIL BLUFFS

American Securities & Loan, Inc., 1900 W. Broadway

Associates Financial Services Company of Iowa, Inc., 255 W. Broadway
 Avco Financial Services, Inc., 401 W. Broadway
 Avco Financial Services, Inc., 2119 W. Broadway
 CIT Financial Services, Inc., 2709 W. Broadway
 DialPlan Financial Services, Inc., 1924 W. Broadway
 HFC Thrift of Iowa, Inc., 33 S. Main St.
 Richardson's Loan Service, 509½ S. Main St.
 The Money Shops of Iowa, Inc., 28 Pearl St.

CRESTON

Avco Financial Services, Inc., 103 N. Elm
 O'Dea Finance Company, 215 N. Maple St.

DAVENPORT

Associates Financial Services Company of Iowa, Inc., 314 Main St.
 Avco Financial Services, Inc., 4211 Ripley
 Beneficial Finance Co. of Iowa, 103 E. 2nd St.
 Budget Consultants & Financial Services, Inc., 1414 W. Locust St.
 CIT Financial Services, Inc., 1706 Brady
 DialPlan Financial Services, Inc., 710 E. Kimberly Road
 Heights Finance Corporation, 2906 W. Central Park Ave.
 HFC Thrift of Iowa, Inc., 240 W. 3rd St.
 Lloyd's Plan, Inc., 3717 Brady
 Postal Thrift Loans, Inc., 616 E. Kimberly Road

DECORAH

Beneficial Finance Co. of Iowa, 104 E. Water St.
 Thorp Credit Inc., 209 W. Water St.

DENISON

Avco Financial Services, Inc., 24 N. Main St.

DES MOINES

Associates Financial Services Company of Iowa, Inc., 1321 E. Euclid Ave.
 Avco Financial Services, Inc., 2719 Douglas Ave.
 Cash Credit Corporation, 514 E. Euclid Ave.
 Cash Credit Corporation, 3520 Beaver
 DialPlan Financial Services, Inc., 620 Locust
 DialPlan Financial Services, Inc., 100 E. Euclid Ave.
 DialPlan Financial Services, Inc., 3839 Merle Hay Road
 DialPlan Financial Services, Inc., 1300 E. Army Post Road

FinanceAmerica Thrift Corporation, 1013 Locust

Heights Finance Corporation, 1300 Grand
 HFC Thrift of Iowa, Inc., 4026 Fleur Drive
 HFC Thrift of Iowa, Inc., 4347-C Merle Hay Road

Iowa Beneficial Finance, Inc., 606 Grand
 Iowa Refinance Co., 1414 Grand
 O'Dea Finance Company, 1117 Locust
 Peoples Finance Company, 1028 Grand
 Peoples Finance Company, 2901 Douglas
 Peoples Finance Company, 3136 SW 9th St.
 Postal Thrift Loans, Inc., 418 9th St.
 The Money Shops of Iowa, Inc., 425 Grand
 Thorp Credit Inc., 3605 SE 14th St.
 Thorp Credit Inc., 4630 Merle Hay Road
 Town Finance Co., 2806 Ingersoll
 Town Finance Co., 1301 E. Euclid Ave.

DUBUQUE

Beneficial Finance Co. of Iowa, 880 Locust
 DialPlan Financial Services, Inc., 2600 Dodge
 Fireside Credit Inc., 2376 Central Ave.
 Heights Finance Corporation, 3430 Dodge
 Liberty Loan Corporation, 9th & Main
 Peoples Finance Company, 1112 Iowa
 Thorp Credit Inc., 1950 Kennedy Road
 Tri-State Loan Co., 290 Nesler Centre

ESTHERVILLE

Avco Financial Services, Inc., 21 S. 6th St.
 Thorp Credit Inc., 624 Central Ave.

FOREST CITY

Thompson Credit Co., 121 School St.

FORT DODGE

Associates Financial Services Company of Iowa, Inc., 10 N. 10th St.
 Avco Financial Services, Inc., 1009 Central Ave.
 Beneficial Finance Co. of Iowa, 1014 Central Ave.
 DialPlan Financial Services, Inc., 1222 A Central Ave.
 Heights Finance Corporation, 923 Central Ave.
 HFC Thrift of Iowa, Inc., 919 Central Ave.
 Thorp Credit Inc., 2415 5th Ave.

FORT MADISON

Fort Madison Security Co., 615 8th St.

GLENWOOD

Midwest Loan Co., 416 1st St.

IOWA CITY

Budget Acceptance Plan, Inc., 2 E. Benton St.

Globe Loan Company, 1214 S. Gilbert St.
 Heights Finance Corporation, 1818 Lower
 Muscatine Road
 Thorp Credit Inc., 1902 Broadway

IOWA FALLS

Avco Financial Services, Inc., Highway 65
 South

KEOKUK

DialPlan Financial Services, Inc., 710 Main St.

KNOXVILLE

C. L. Pine Loan Company, 117 W. Main St.
 Thorp Credit Inc., 105 W. Main St.

MARION

Thorp Credit Inc., 151 Marion Blvd.

MARSHALLTOWN

Beneficial Finance Co. of Iowa, 115 E. Main St.
 CrediThrift of America, Inc., 27 N. Center St.
 HFC Thrift of Iowa, Inc., 13 W. Main St.
 Thorp Credit Inc., 112 S. 2nd Ave.

MASON CITY

DialPlan Financial Services, Inc., 520 S. Pierce
 Ave.
 O'Dea Finance Company, 214 N. Federal
 The Money Shops of Iowa, Inc., 15 E. State St.
 Thorp Credit Inc., 120 W. State St.

MCGREGOR

Security Loan Co., 210 Main St.

MUSCATINE

Thorp Credit Inc., 1507 Plaza Place

NEWTON

Heights Finance Corporation, 110 1st Ave. E.
 Thorp Credit Inc., 204 N. 2nd Ave. W.

OELWEIN

Thorp Credit Inc., 7 S. Frederick

OSKALOOSA

Avco Financial Services, Inc., 114 High Ave. W.
 The Money Shops of Iowa, Inc., 211 S. Market
 St.
 Thorp Credit Inc., 113 N. Market St.

OTTUMWA

CIT Financial Services, Inc., 837 Church St.
 DialPlan Financial Services, Inc., 2439 North-
 gate St.
 HFC Thrift of Iowa, Inc., 222 E. Main St.

Ottumwa Loan Co., 118 W. 3rd St.
 Peoples Finance Company, 205 E. Main St.
 Thorp Credit Inc., 302 W. 2nd St.

PERRY

Local Loan Co. of Perry, 1220 Willis Ave.
 Thorp Credit Inc., 1122 Willis Ave.

RED OAK

Home Loan & Finance Co., Inc., 211 Washing-
 ton Ave.
 Thorp Credit Inc., 222 Collbaugh St.

SHENANDOAH

Avco Financial Services, Inc., 718 W. Sheridan

SIOUX CITY

Associates Financial Services Company of
 Iowa, Inc., 200 Commerce Bldg.
 Avco Financial Services, Inc., 418 Jackson St.
 CIT Financial Services, Inc., 700 Pierce St.
 DialPlan Financial Services, Inc., 506 Nebraska
 Household Finance Corporation, 523 5th St.
 Iowa Beneficial Finance, Inc., 417 Nebraska
 Postal Thrift Loans, Inc., 511 5th St.
 Sioux City Security Finance Company, Inc.,
 2030 South St. Aubin St.
 Thorp Credit Inc., 1910 Pierce St.

SPENCER

O'Dea Finance Company, 928 S. Grand
 Thomas Thomas Co., 10 & Grand
 Thorp Credit, Inc., 526 Grand

STORM LAKE

Avco Financial Services, Inc., 725 Lake Ave.

STORY CITY

Finch Financing Corporation, 526 Penn

URBANDALE

CIT Financial Services, Inc., 8401 Douglas
 DialPlan Financial Services, Inc., 2400 86th St.
 Heights Finance Corporation, 6401 Douglas

VINTON

Benton County Finance Co., 301 W. 4th St.

WASHINGTON

Brown Finance Co., 215 S. Iowa Ave.
 Thorp Credit Inc., 211 S. Marion Ave.

WATERLOO

A&F Finance Co., 324 Manhard
 Associates Financial Services Company of
 Iowa, Inc., 3626 University

Avco Financial Services, Inc., 4013 University
Beneficial Finance Co. of Iowa, 622 Commer-
cial St.

CIT Financial Services, Inc., 2829 University
DialPlan Financial Services, Inc., 105-D Cross-
roads

Heights Finance Corporation, 2024 Bopp St.

HFC Thrift of Iowa, Inc., 2735 University

Keller-Apex Loan, Inc., 209 E. 5th St.

O'Dea Finance Company, 500 Jefferson St.

Peoples Finance Company, 512 Lafayette St.

Thorp Credit Inc., 910 A Decathlon Drive

WEBSTER CITY

Frazer Finance Co., Inc., 707 Seneca St.

WEST DES MOINES

Security Loan Co. of Des Moines, Iowa, 324
5th St.

Thorp Credit Inc., 1766 22nd St.

WEST LIBERTY

Globe Loan Company, 219 Calhoun St.

* * *

NON RESIDENT LICENSEES

MOLINE, ILLINOIS

General Finance Corporation of Illinois, 530
16th St.

LOUISVILLE KENTUCKY

Fairfax Family Fund, Inc., 310 Whittington

OMAHA, NEBRASKA

FinanceAmerica Corporation of Nebraska,
2460 S. 120th St.

MONEY ORDER COMPANIES

In accordance with the provisions of Chapter 533B, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1981:

Name of Company	Address
American Express Company	American Express Plaza New York, New York
Associates Financial Express, Inc.	1148 Luke St. Dallas, Texas
BankAmerica Corporation	Bank of America Center, P.O. Box 37000 San Francisco, California
Barclays Bank International LDT	120 Broadway New York, New York
Citicorp	399 Park Avenue New York, New York
First Chicago Cheque Corporation	P.O. Box 8289 Chicago, Illinois
Hy-Vee Food Stores, Inc.	1801 Osceola Avenue Chariton, Iowa
Republic Money Orders	P.O. Box 1762 Dallas, Texas
The Chase Manhattan Corporation	One Chase Manhattan Plaza New York, New York
Thomas Cook, Inc.	587 Fifth Avenue New York, New York
Travelers Express Company, Inc.	5975 Wayzata Blvd. Minneapolis, Minnesota

DEBT MANAGEMENT COMPANIES

In accordance with the provisions of Chapter 533A, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1981:

Name of Company	Address
Budget Consultants & Financial Services, Inc.	1414 West Locust Davenport, Iowa
Budget Management, Inc.	3209 Ingersoll Des Moines, Iowa
Services Marketing Corporation	609 38th St. Des Moines, Iowa
Tri-State Family Budget Service	290 Nesler Centre Dubuque, Iowa
Iowa Children's & Family Services	912 First Avenue N. Fort Dodge, Iowa
Money Management, Inc.	118 W. 3rd St. Ottumwa, Iowa
Family Management, Inc.	307 W. 5th St. Waterloo, Iowa